

# 永豐金控

投資人會議

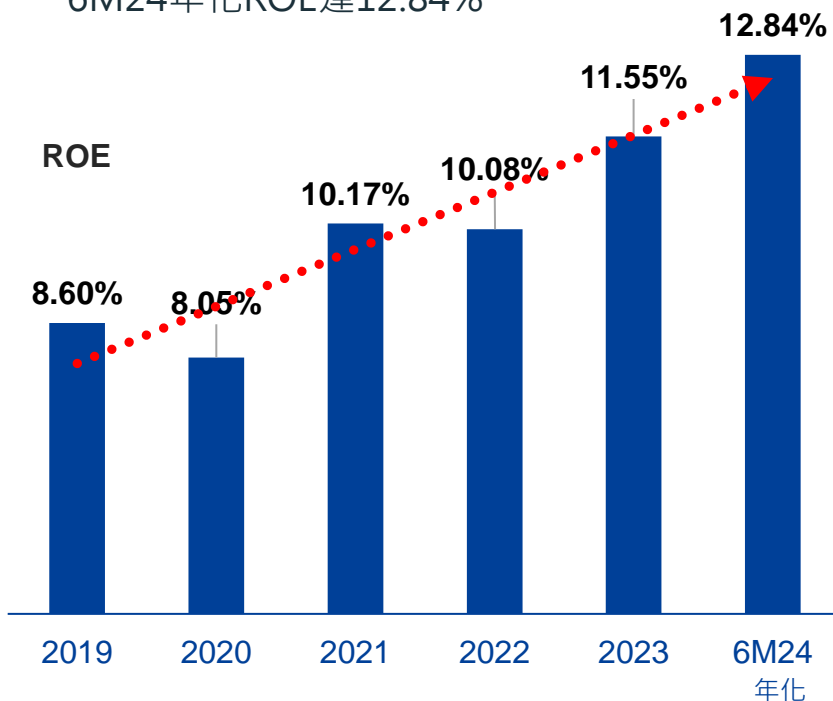
2024年9月

# Disclaimer

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## ROE 顯著成長

- 永豐金控股股東權益報酬率(ROE)持續提升，  
6M24年化ROE達12.84%



註: 1. 本份報告貨幣皆為新台幣計價  
2. 6M24財務數字為自結數

## 稅後淨利長期成長率優於同業

稅後淨利 3YR CAGR	2020-2023	6M21-6M24
永豐金	17.3%	12.4%
其他13家上市金控合計(註2)	-1.7%	-1.8%

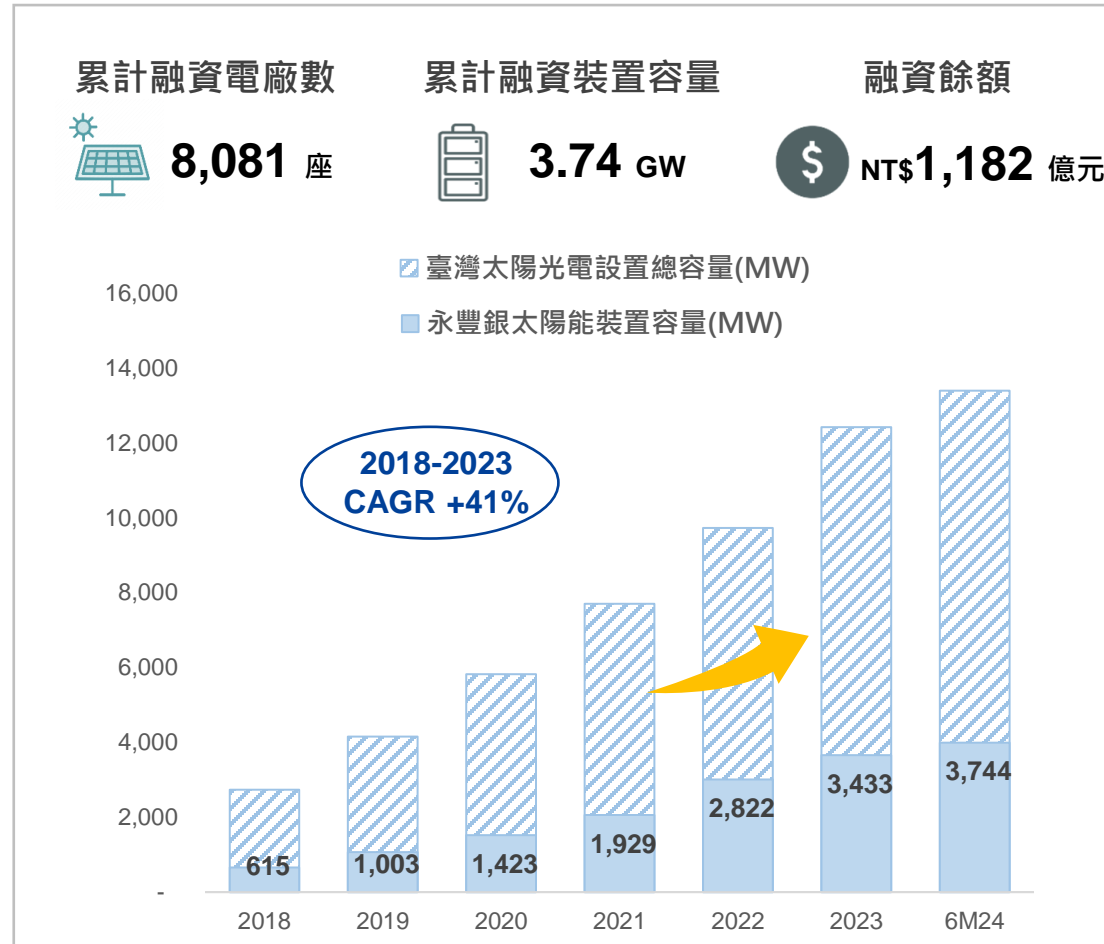
## 股東總回報率超越產業指數



## 永續作為持續精進

- **多元專業的董事會：**
  - 獨立董事與女性董事皆為三席(占比43%)
  - 專業領域涵蓋金融、法律、財務會計、資安科技、氣候變遷與環保等，與公司策略方向相符
- **淨零承諾：**
  - 宣示2030自身營運淨零、2050全資產組合淨零
  - 根據審查後之SBT目標，逐步精進去碳政策與協助客戶淨零轉型
- **太陽光電融資裝置容量市占近三成，維持第一**
- **ESG績效獲國際肯定：**入選多項國際指數，包括：
  - 道瓊永續(DJSI)世界指數&新興市場指數
  - MSCI永續領導者指數
  - FTSE4Good 台灣永續指數
  - 彭博性別平等指數

## 太陽光電融資市佔第一



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# 公司概覽

- TWSE : 2890
- 金控設立於2002年，總部位於台北
- 2023年獲利貢獻：銀行子公司佔79%、證券子公司佔19%
- 信用評等：S&P (BBB)與Fitch Ratings (BBB+)
- 入選多項ESG指數：道瓊永續世界指數、道瓊永續新興市場指數、MSCI永續領導者指數、FTSE4Good臺灣永續指數、臺灣公司治理100指數、彭博性平指數



## 永豐金控(SPH)

(資料日期截至 2024/6/30)

100%

### 永豐銀行(BSP)

- 資本額：新台幣1,038億元
- 在台灣共有125家分行，海外據點主要位於大中華、東南亞地區與美國洛杉磯等泛太平洋地區共11處
- 太陽光電融資裝置容量市占第一

100%

### 永豐金證券(SPS)

- 資本額：新台幣166億元
- 在台灣共有44個營業據點，海外據點主要設立於大中華地區
- 台股經紀市占第四、複委託市占前二名

100%

### 永豐金租賃

- 資本額：新台幣47億元
- 在台灣、大陸、香港、東南亞共設有12處據點
- 聚焦深耕中小租賃業務，並積極開拓綠能周邊客群及各區域利基市場

100%

### 永豐投信

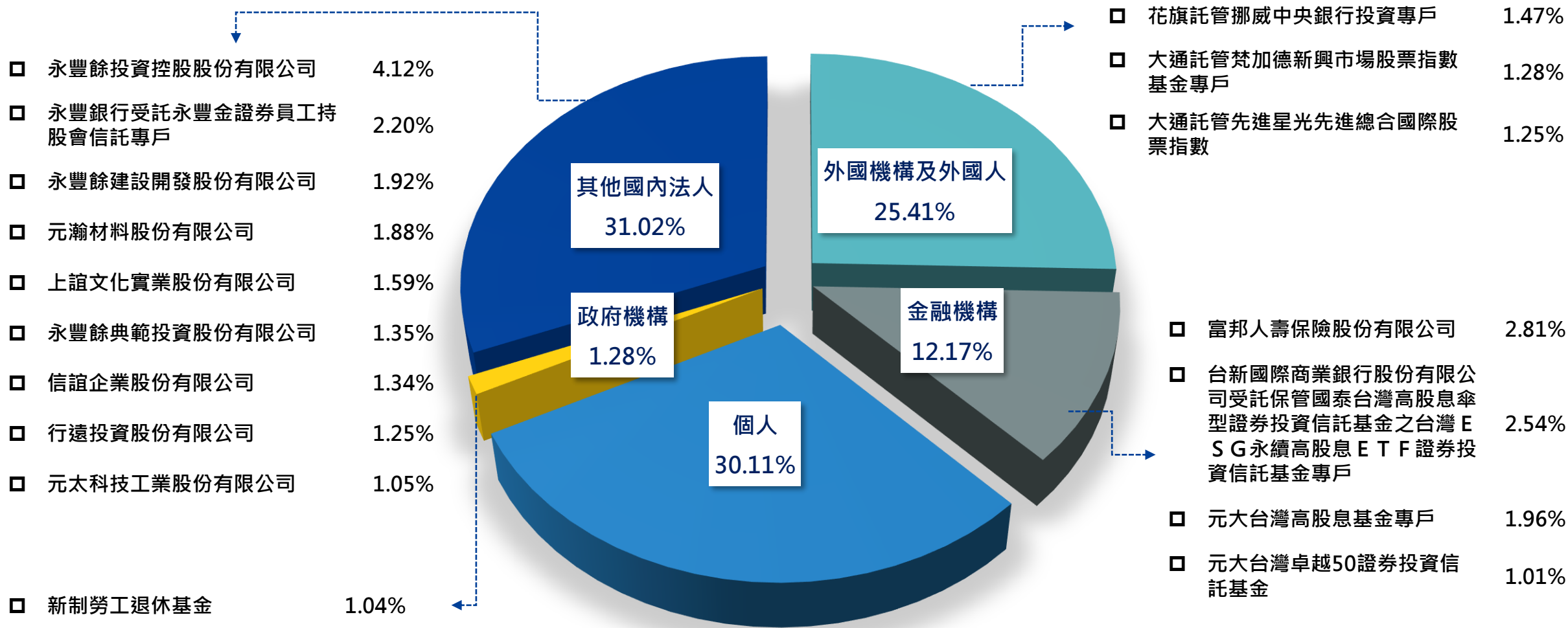
- 資本額：新台幣14億元
- 在基金、ETF、全委等領域提供多元商品服務，在台灣有3個據點
- 2014年與大陸地區廈門國際信託公司合資設立圓信永豐基金管理有限公司

100%

### 永豐創投

- 資本額：新台幣25億元
- 以創業投資及提供被投資公司輔導諮詢為主要業務
- 聚焦生技醫療、循環經濟、綠能科技、半導體及金融科技(FinTech)五大產業

# 股權結構



資料日期：2023/8/15



# 董事會與功能性委員會



# 董事成員多元化

職稱	姓名	國籍	性別	基本條件			任期期間	產業背景						專業能力							
				兼任 經理 人	年齡			金控	銀行	證券	保險	投信	其他 產業	金融	商務	法律	財務/ 會計	資安/ 資訊科技	氣候變遷/ 環保	風險 管理	
					55-60	61-65															66-70
董事長	陳思寬	中華民國	女		●		2020/5/13-	●	●			●	●		●	●		●	●		●
獨立董事	潘維大	中華民國	男			●	2020/5/13-	●			●		●		●	●	●				●
獨立董事	蘇慧貞	中華民國 /美國	女			●	2023/5/24-						●							●	●
獨立董事	馬文玲	中華民國	女		●		2023/5/24-				●		●	●	●		●				●
董事	朱士廷	中華民國	男	●	●		2017/12/5-	●	●	●			●	●	●		●				●
董事	葉奇鑫	中華民國	男		●		2018/5/1-	●					●		●	●				●	●
董事	曹為實	中華民國	男			●	2020/5/13-	●	●	●			●		●	●		●			●

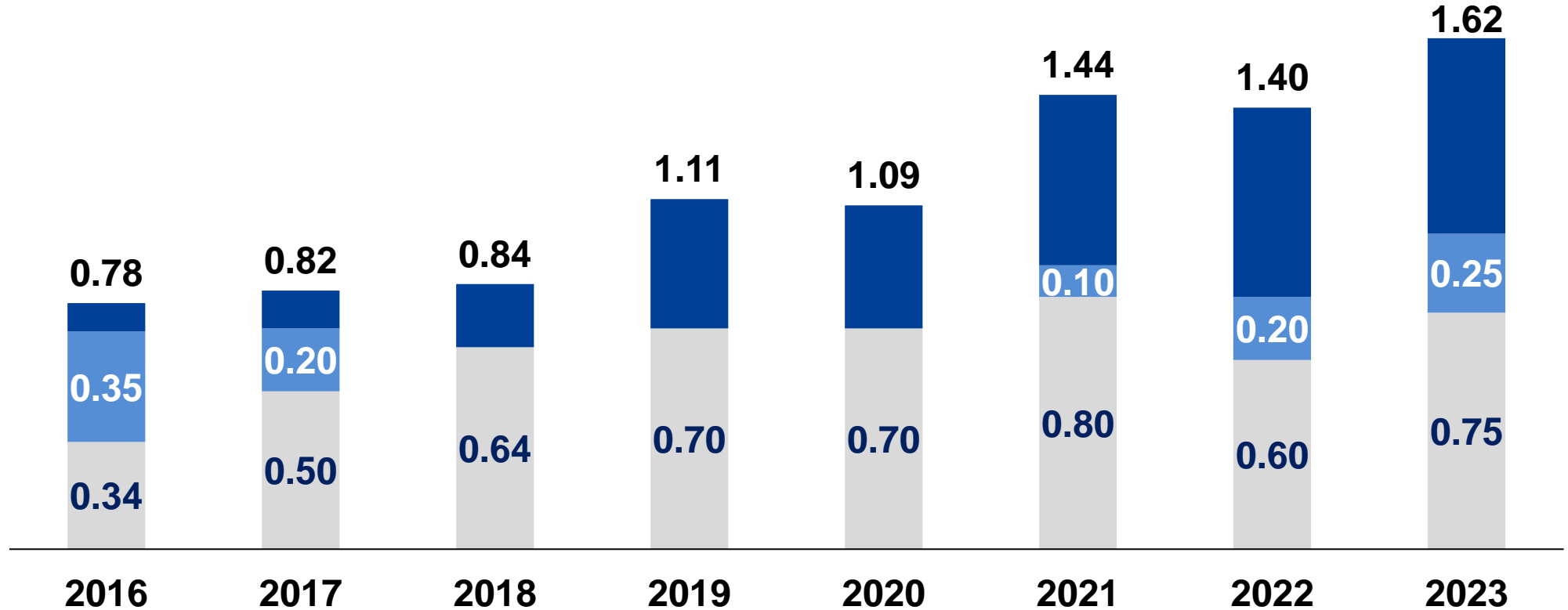
註：第八屆董事會任期為2023/5/24至2026/5/23

# 董事成員學經歷豐富

職稱	姓名	性別	學歷	主要經歷
董事長	陳思寬	女	美國耶魯大學經濟學博士	中華經濟研究院院長；國立臺灣大學管理學院副院長；國立台灣大學國際企業學系教授兼系主任及所長；星展(台灣)商業銀行獨立董事；兆豐金控董事；兆豐銀行監察人
獨立董事	潘維大	男	美國內布拉斯加州立大學法學博士	東吳大學校長；中國人壽保險股份有限公司獨立董事；廣達電腦股份有限公司獨立董事；漢翔航空工業股份有限公司獨立董事；日勝生活科技股份有限公司獨立董事；中國民國紅十字會副會長；財團法人現代婦女教育基金會董事；財團法人臺中市ESG世界公民數位治理基金會董事
獨立董事	蘇慧貞	女	哈佛大學公衛學院環境衛生科學博士	國立成功大學醫學院工業衛生學科暨環境醫學研究所特聘教授；國立成功大學校長；中央研究院未來地球委員會中華民國委員會委員；中華民國南部科學園區產學協會理事長；財團法人國家實驗研究院董事；行政院環境保護署國家環境審議會委員
獨立董事	馬文玲	女	交通大學管理科學研究所碩士	野村投信總經理；安本標準投信總經理/業務行銷長；渣打銀行財富管理負責人；瑞士銀行投資商品暨服務部主管；匯豐銀行財富管理部主管/投資與保險主管；花旗銀行消費金融投資事業處經理
董事	朱士廷	男	國立臺灣大學商學研究所碩士	臺灣證券交易所董事；國立臺灣大學國際企業研究所實務教師；國泰綜合證券董事長；臺灣期貨交易所董事/副總經理
董事	葉奇鑫	男	東吳大學法律研究所碩士 交通大學電子工程系工學士 中華民國司法官特考及格 中華民國律師高考及格	達文西個資暨高科技法律事務所所長；達文西管理顧問有限公司代表人；東吳大學法律研究所兼任助理教授；國發會個資法諮詢委員；臺灣網路暨電子商務產業發展協會(TIEA) 監事；台灣數位安全聯盟(TWCSA) 理事
董事	曹為賓	男	臺灣大學工商管理碩士 清華大學動力機械學士 財務分析師執照(CFA)	富邦銀行台北總行資深顧問；巴克萊亞洲資本有限公司董事總經理/大中華區環球金融及風險策略主管；摩根史丹利(Morgan Stanley Asia Limited)董事總經理

# 維持穩健的股利配發原則

(NTD / 每股)



**股利配發率**

**89%**

**85%**

**76%**

**63%**

**64%**

**63%**

**61%**

**62%**

現金股利/ 總股利

49%

71%

100%

100%

100%

89%

75%

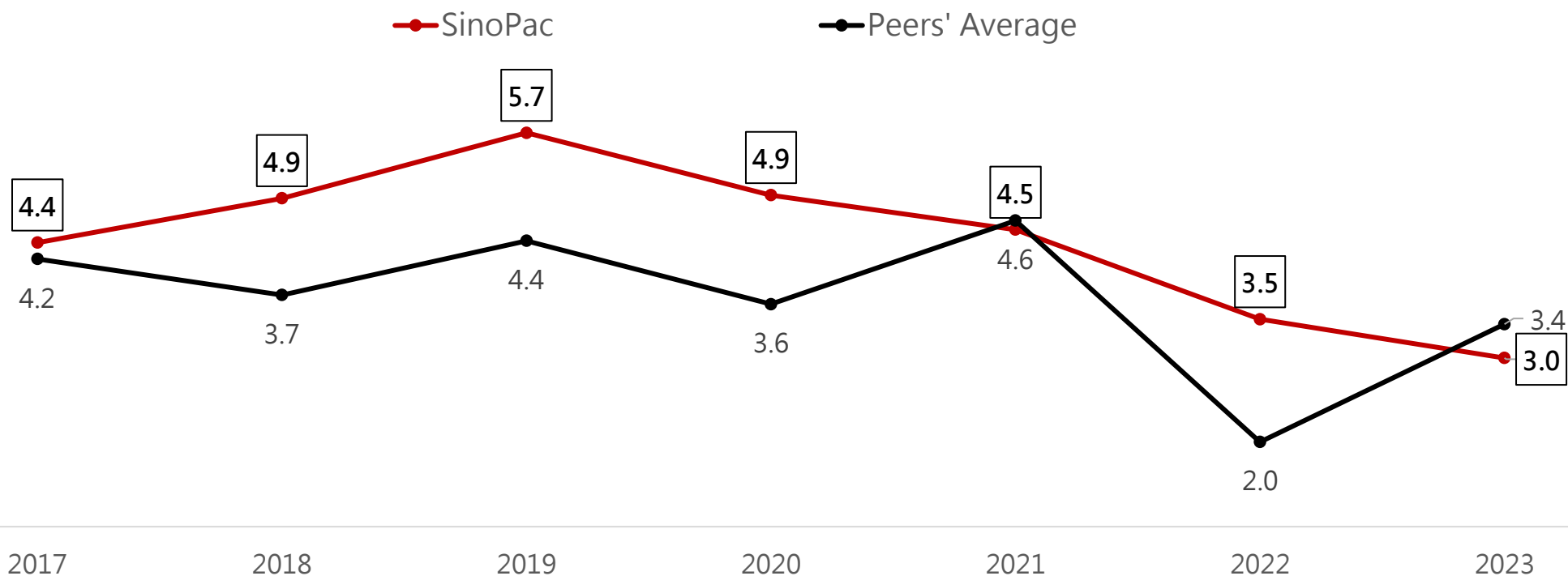
75%

註：股利配發率為股票股利金額(股數\*面額NT\$10)+現金股利金額·再除以稅後淨利

# 具競爭力的現金股利殖利率

2017-2023七年平均現金股利殖利率4.4%，優於同業平均水準之3.7%

現金股利殖利率(%)

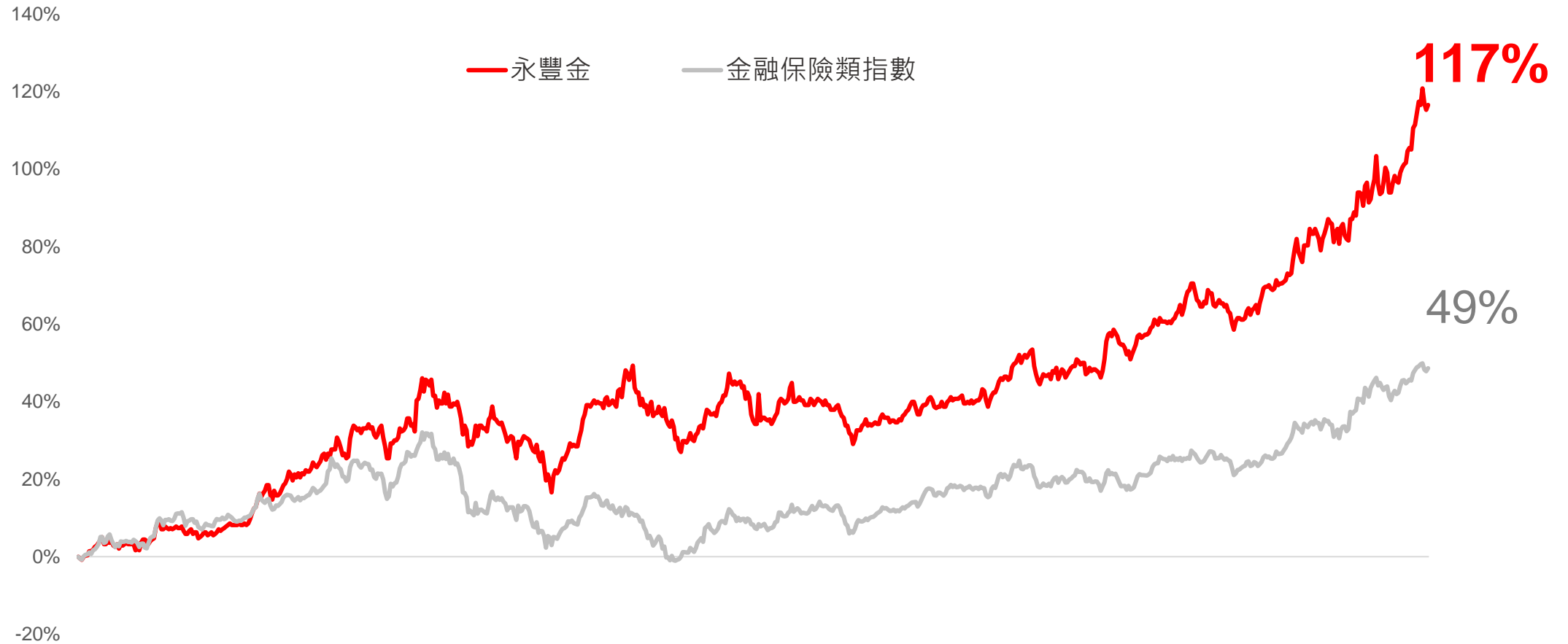


註1：Peers Average 包括台灣其他13家上市金融控股公司-華南金、富邦金、國泰金、開發金、玉山金、元大金、兆豐金、台新金、新光金、國票金、中信金、第一金、合庫金

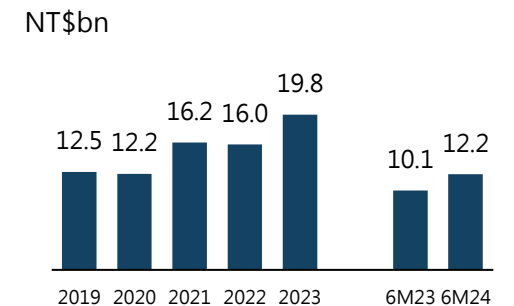
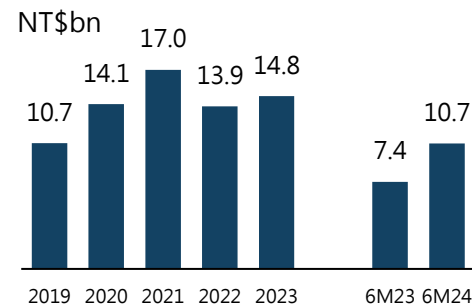
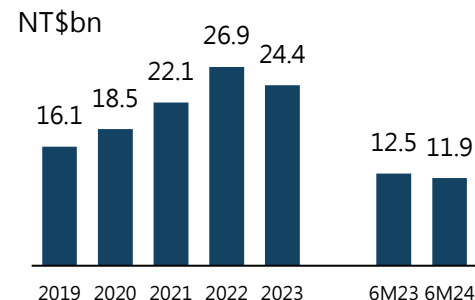
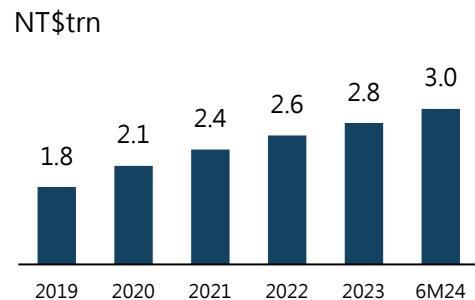
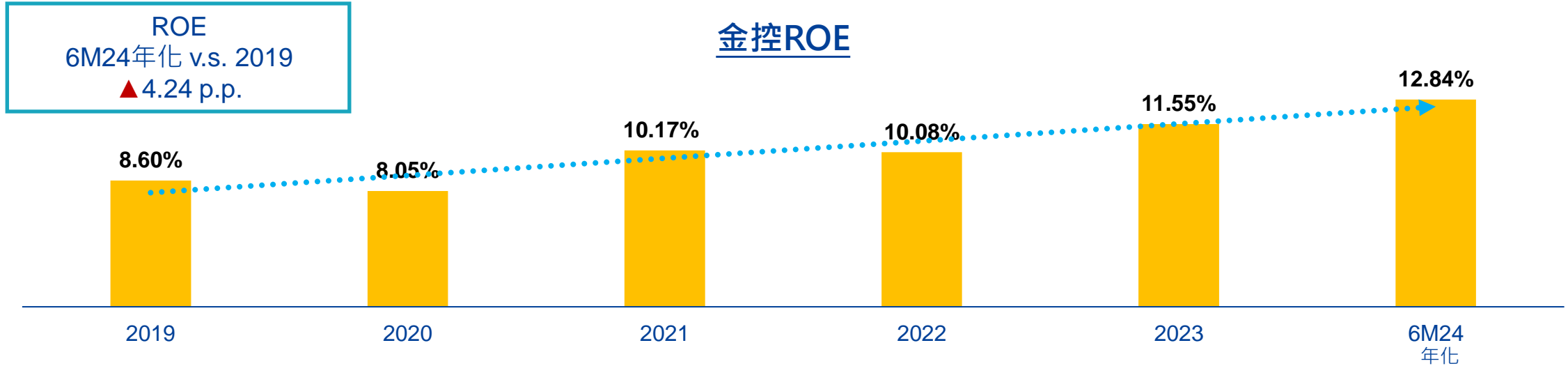
註2：個別公司現金股利殖利率計算：2017-2022年為現金股利除以除息前一日收盤價；2023年的計算基礎為現金股利除以2024/6/28收盤價

# 股東總回報率超越產業指數

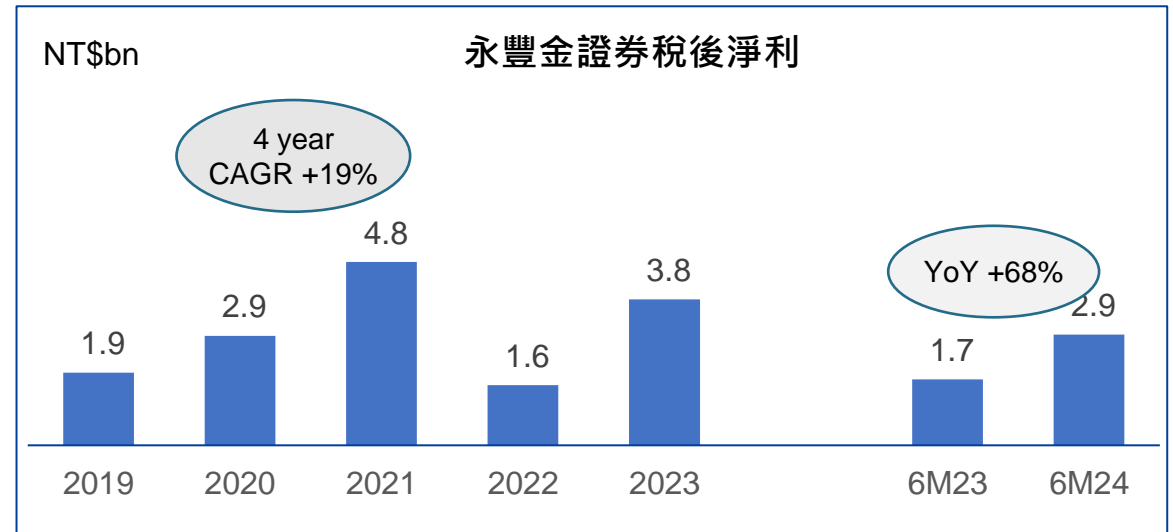
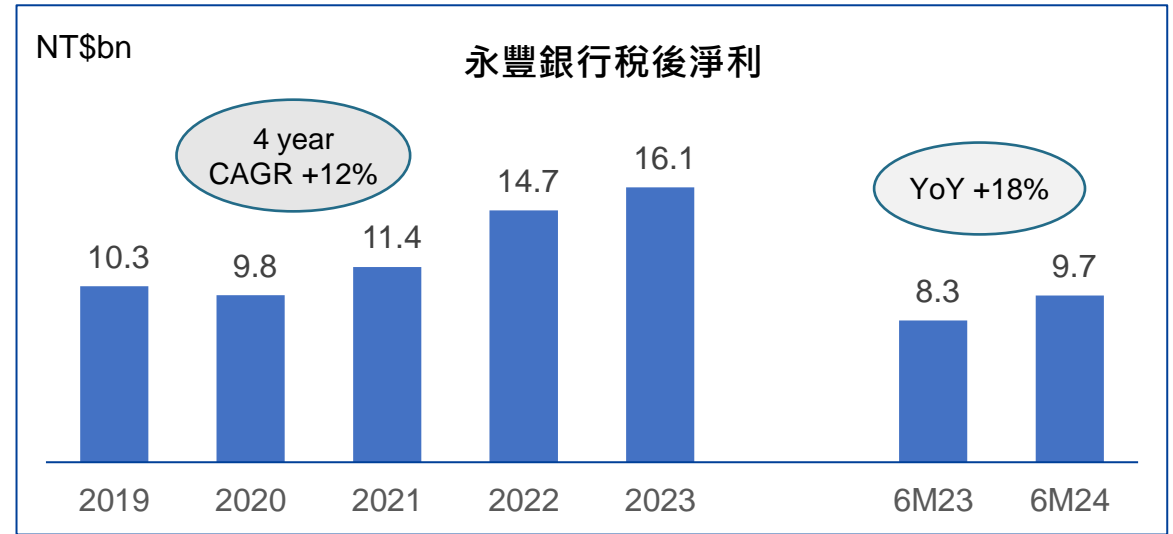
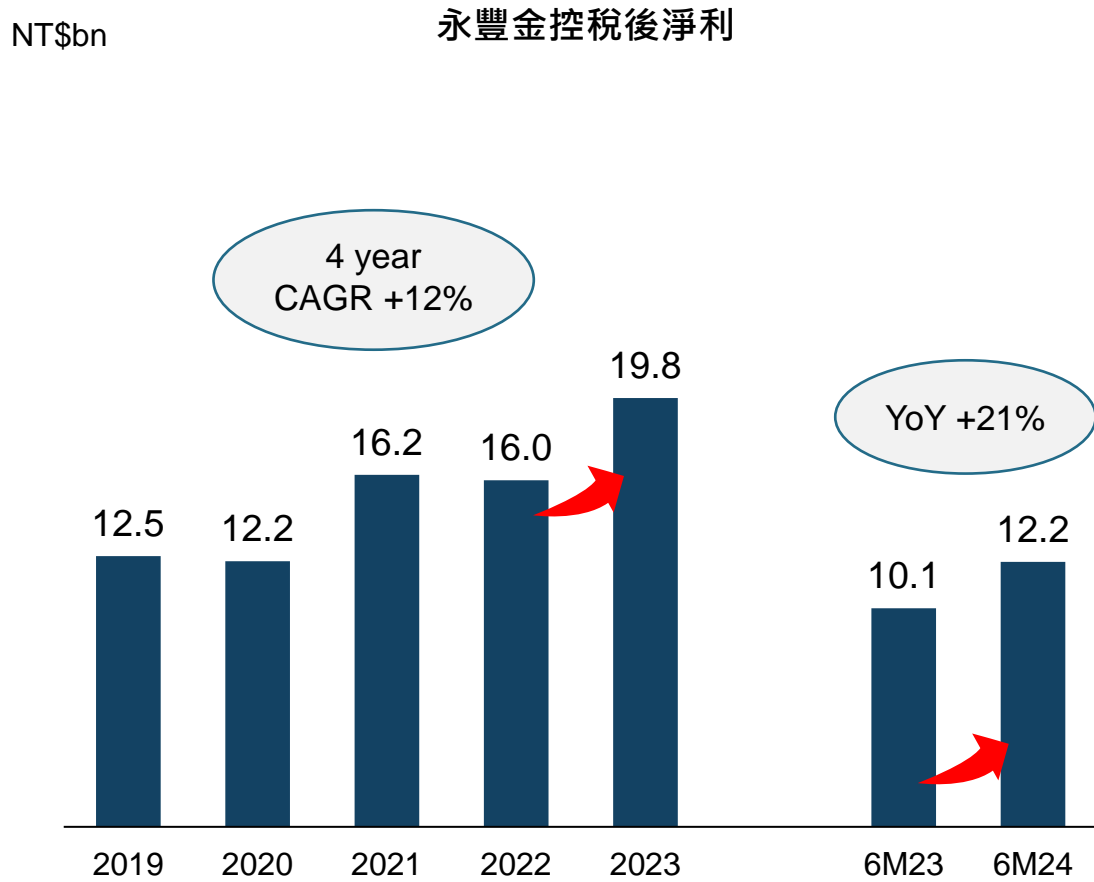
Total Shareholder Return  
(2021/06/30-2024/06/28)



# 獲利能力顯著提升

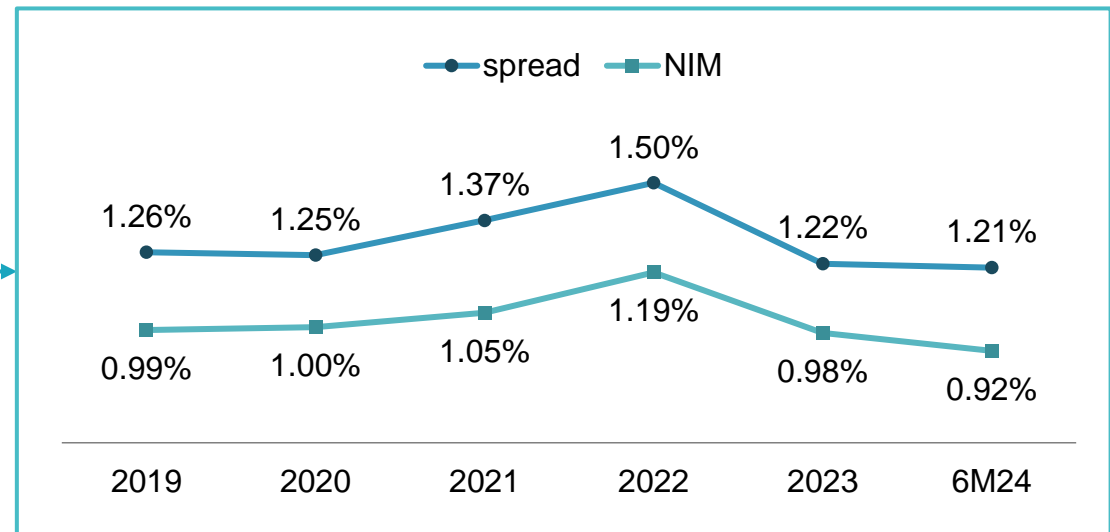
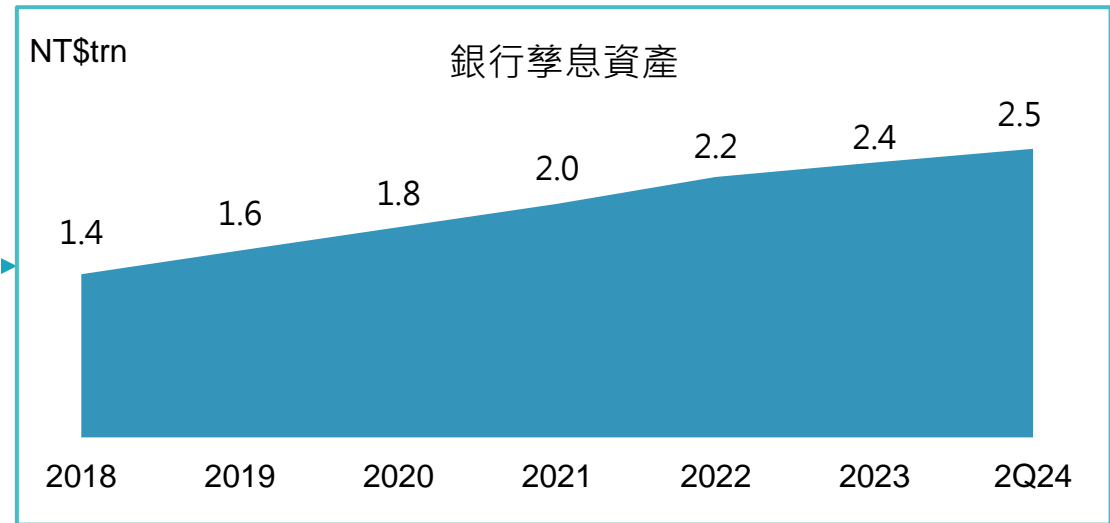
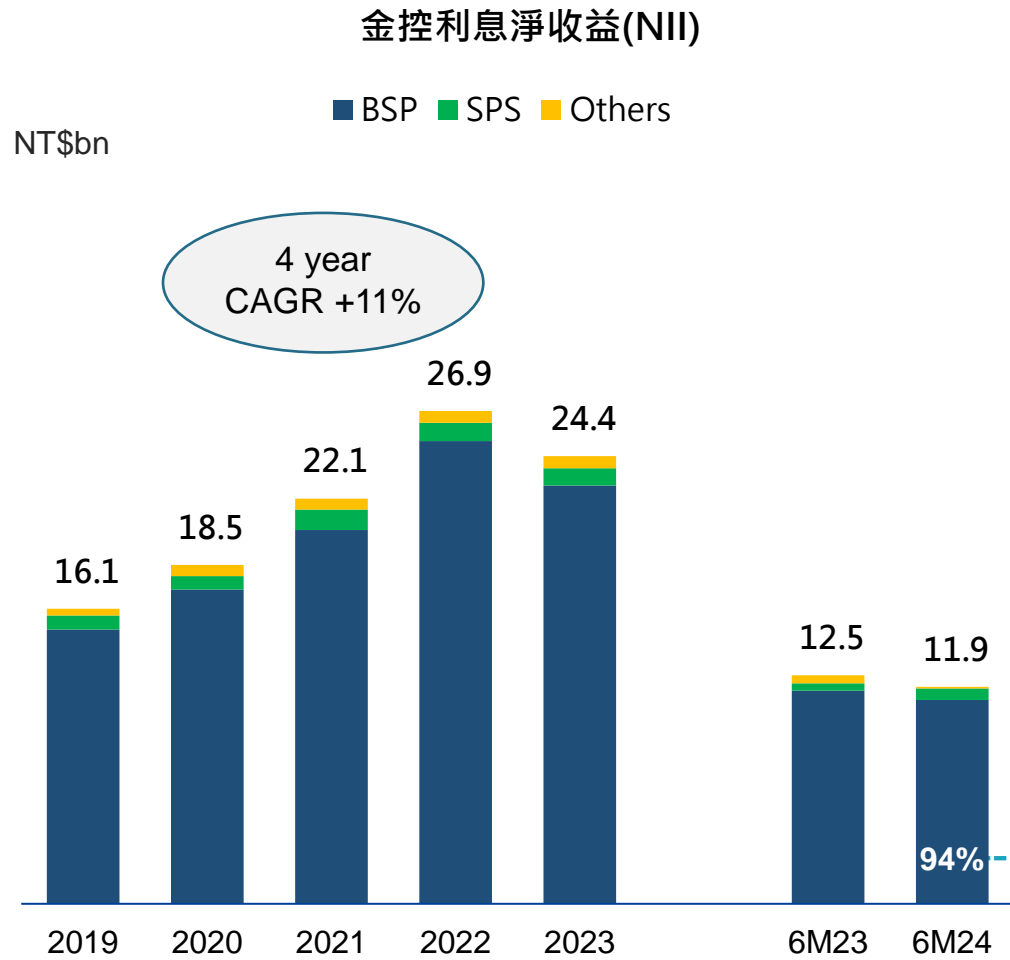


# 兩大獲利引擎





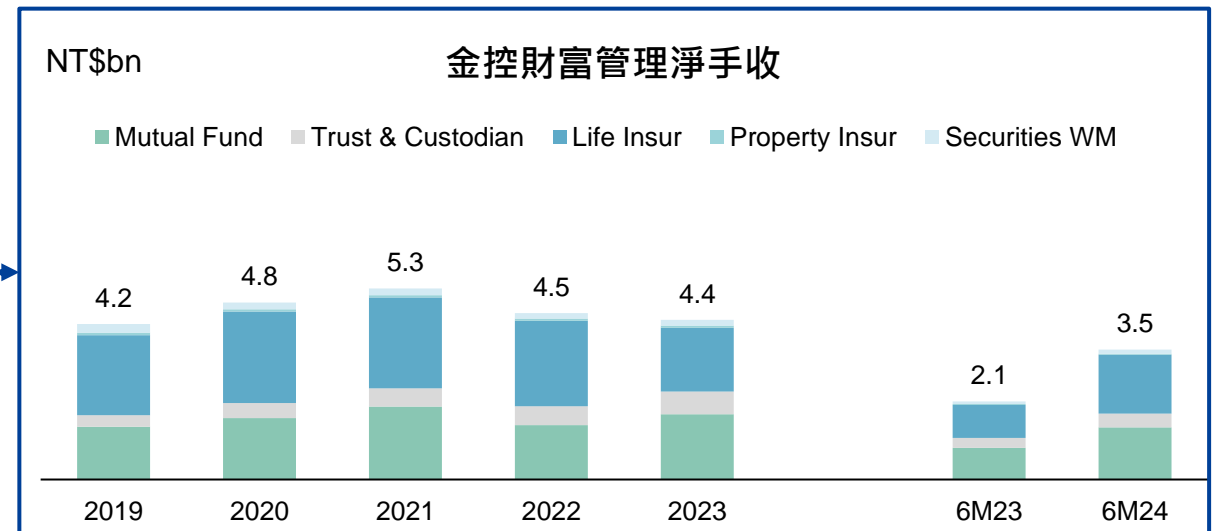
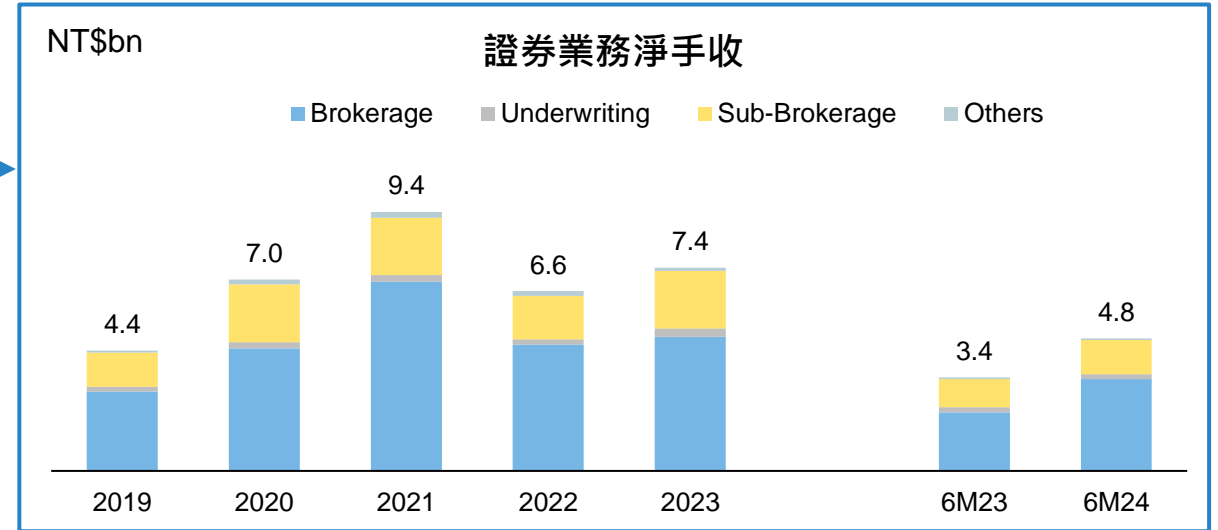
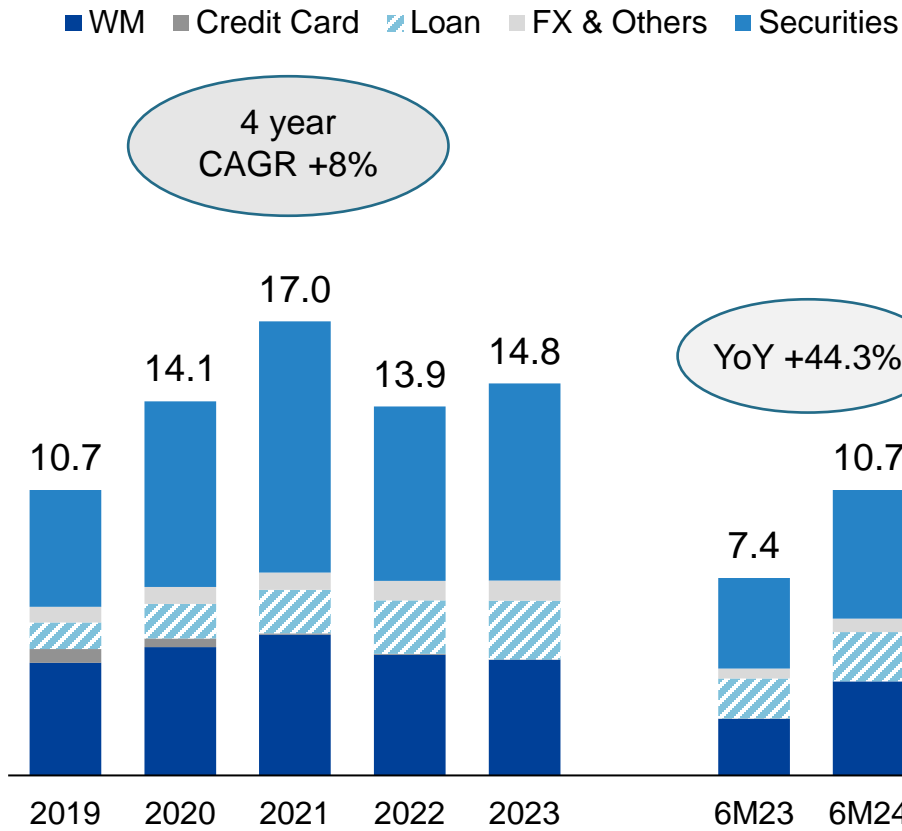
# 淨利收穩健成長



註：6M24含FX Swap之adjusted NIM為1.23%

# 多元化淨手收

NT\$bn  
金控淨手續費收入



# 歷年財務簡表

單位：新台幣百萬元

項目	指標	2020	2021	2022	2023	6M24 自結
資產負債	股本	112,711	112,711	113,838	123,764	126,859
	合併資產	2,143,349	2,382,675	2,588,763	2,771,353	2,980,348
	權益	155,870	162,804	154,019	188,336	193,951
評價	每股淨值(元)	13.83	14.44	13.53	15.22	15.67
	股價淨值比(x)	0.83	1.12	1.24	1.29	1.62
	外資持股比率	26.67%	29.71%	28.25%	26.56%	26.79%
資本結構	Leverage (x)	13.75	14.64	16.81	14.71	15.37
	資本適足率	132%	131%	122%	134%	127%
	雙重槓桿比率	112%	112%	113%	113%	113%
獲利	稅後淨利	12,241	16,211	15,961	19,764	12,204
	每股盈餘(元)	1.05	1.40	1.37	1.62	0.99
	年化股東權益報酬率	8.05%	10.17%	10.08%	11.55%	12.84%
信用評等	S&P/ 中華信評	BBB/ twA+	BBB/ twA+	BBB/ twA+	BBB/ twA+	BBB/ twA+
	Fitch	BBB+/AA-(tw)	BBB+/AA-(tw)	BBB+/AA-(tw)	BBB+/AA-(tw)	BBB+/AA-(tw)

註：股價(NT\$25.4元)與外資持股比率為2024/06/28資料；每股盈餘經回溯調整

# 獲獎殊榮

**DJSI World Index**  
**DJSI Emerging Markets Index**  
For 3 consecutive years

**Forbes**  
**World's Best Banks**  
For 4 consecutive years

**Finance Asia**  
Most Committed to ESG in Taiwan – Bronze;  
Best Sustainable Bank in Taiwan

**S&P Global**  
**Sustainability Award-**  
**Silver Class**  
For 3 consecutive years

**FTSE4Good TIP**  
**Taiwan ESG**  
**Index**

Ministry of Economic Affairs  
**Top Solar System**  
For 8 consecutive years

**Asiamoney**  
Taiwan's Best Bank  
for CSR

**Bloomberg Gender**  
**Equality Index**

**HR Asia**  
**Best Companies to**  
**Work For in Asia**  
For 4 consecutive years

**CDP A- Rating**  
(Carbon Disclosure Project)  
For 3 consecutive years

**MSCI ACWI**  
**ESG Leaders**  
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# 2022-2024四大策略

## 加速推動數位變革

客戶  
旅程

數據  
經營

資訊  
架構

自動  
營運

組織  
文化

## 提供整合性服務 優化客戶體驗

極致  
體驗

尊榮  
服務

品牌  
信賴



## 衝刺海外收益 拓展海外布局

在地  
經營

數位  
發展

版圖  
延伸

## 引領綠色商機 實踐永續承諾

責任  
授信

責任  
投資

商品  
服務

# 衝刺海外收益 拓展海外布局



■ 總部：台北

■ 海外服務據點：

- 大中華區：香港、澳門、南京、上海、廣州、重慶、成都、東莞、昆山、廈門、銀川
- 東南亞：胡志明市、河內、仰光、曼谷
- 美洲地區：洛杉磯

■ 在地經營：

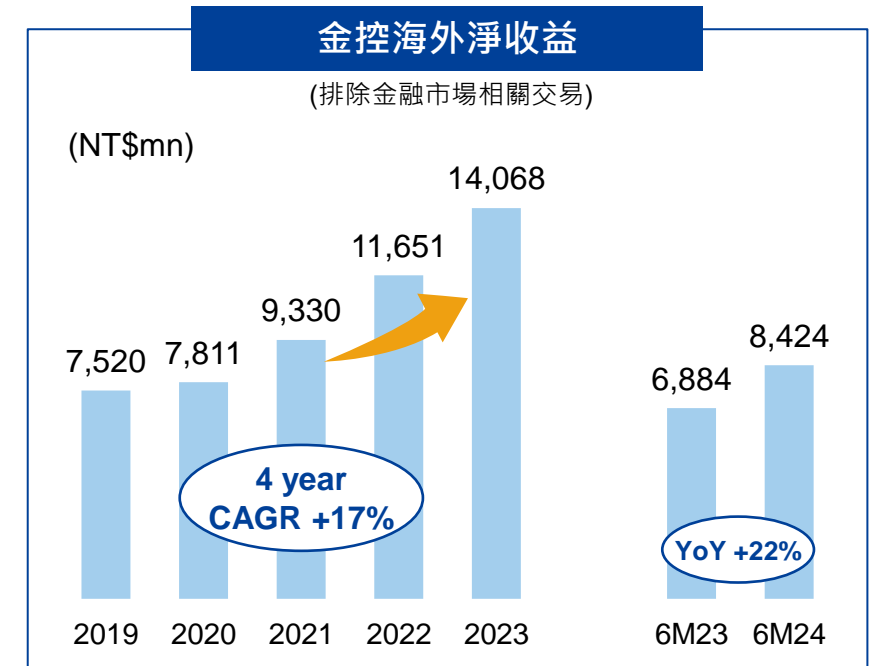
佈局大中華地區和東南亞在地零售市場

■ 數位發展：

強化數位渠道與消金數位化

■ 版圖延伸：

持續關注東南亞地區的各式拓展機會



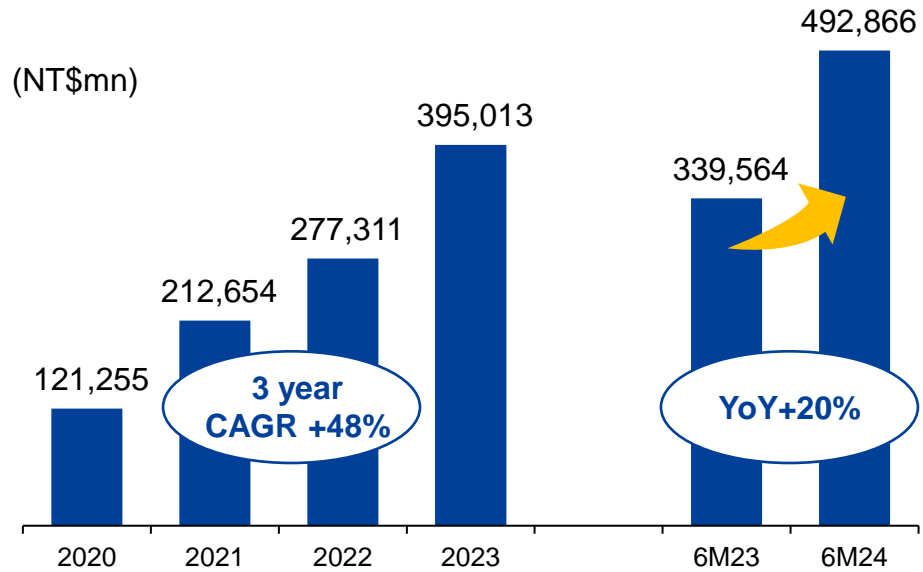
# 加速推動數位變革



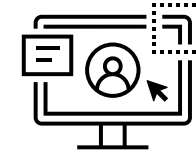
以客戶為核心，落實數位經營

資料整合共享，360度視圖

DAWHO客戶資產總額(銀+證)

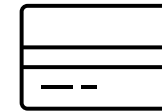


以AI為核心，拓展三大場域應用



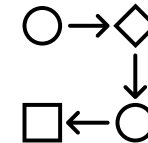
業務行銷

信貸精準行銷  
證券存股推薦



風險控管

房價指數預測  
信用卡盜刷偵測



營運流程

OCR x RPA  
電費單/票據辨識



# 提供整合性服務 優化客戶體驗

## 銀證開戶串接

運用資料共享，讓客戶一次開  
足銀行、證券帳戶

開戶

## 深化銀證交易導流

證券股票抽籤線上連結銀行信  
貸為同業創舉

交易

## 銀證VIP計劃

提供銀行、證券VIP客戶雙邊優  
惠，驅動客戶提升往來深度

尊榮

## 銀證資產整合報告

讓客戶透過手機APP即時查閱  
在永豐金控的各項資產概況

服務

 永豐銀行  
Bank SinoPac

 永豐金證券  
SinoPac Securities

One  
SinoPac

大投

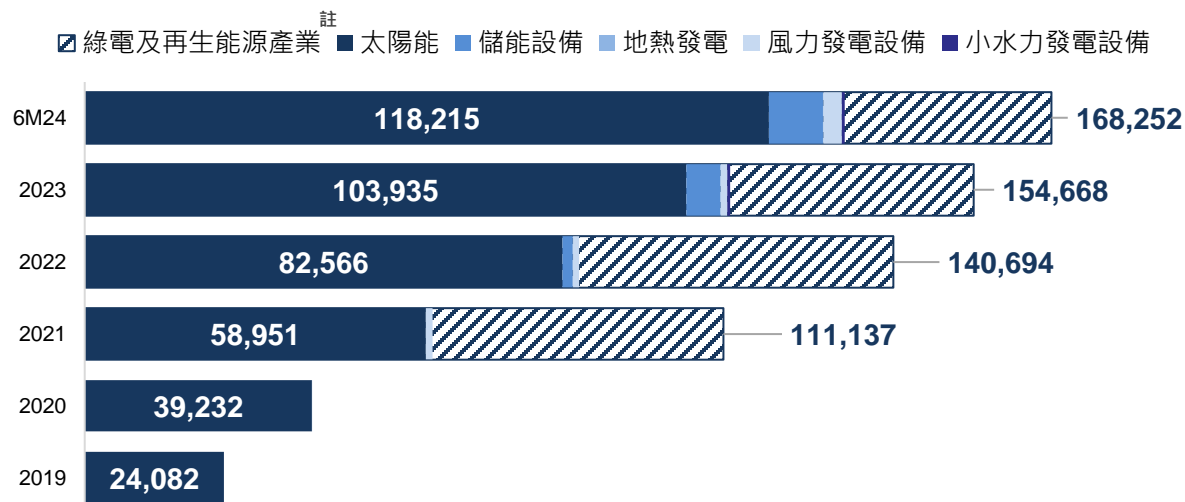
# 引領綠色商機 實踐永續承諾

太陽光電廠裝置容量市占率約28%，融資餘額NT\$1,182億元

首創綠能電廠資訊管理系統、打造綠電交易平台，提供永續金融四部曲一站式減碳服務



綠電及再生能源產業融資餘額 (NT\$mn)



綠電及再生能源產業放款/總放款



綠電及再生能源產業放款/法金放款



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永續報告書



氣候暨自然相關  
財務揭露報告書

# 公司治理與誠信經營

## ■ 董事會、功能性委員會及個別董事定期評核

- 外部評量：由獨立專業機構或學者審核，至少每3年1次，**2022年度整體表現外評為標竿(Benchmarks)**
- 內部評量：董事會及功能性委員會需每年自行評量，2023年度辦理內部自評，皆為優等

## ■ 誠信經營

- **誠信經營委員會100%由獨立董事組成**
- **金控及子公司全體董監事及同仁100%簽署誠信經營政策聲明**
- **明定內外部之吹哨者舉報機制及檢舉管道**

## ■ 高階薪酬與策略連結

- 變動薪酬衡量指標包括財務績效、中長期策略執行成效、內控指標，管理指標
- 「長期激勵獎酬計畫」：**年度績效獎金保留並遞延20%以上作為長期獎酬基礎，並設計變動薪酬之績效期間為3年，閉鎖期總計5年，給付形式採取虛擬股數及持股信託方式執行，並有索回機制**
- 總經理短期績效目標

指標項目	權重占比	說明
策略指標	50%	依據未來中長期策略展開之目標，如數位轉型、永續承諾達成情形、重大主題因應調適作為等
永續及內控指標	30%	致力實踐三大永續承諾，重視誠信經營、法令遵循及風險控管，實踐ESG各項重點工作（含關注氣候風險並推動淨零具體作為指標占比10%）
財務指標	20%	公司財務績效及相較同業表現水準，如ROE、ROE同業排名、預算達成率、總資產、營收表現等
管理指標	額外考量項目	納入人力資源指標，留才與人才發展及職業安全衛生推動作為

# 完善的風險管理架構

永豐金控完整訂定各類風險的整合性管理規範及風險管理程序，用以辨識、衡量、評估及管理各類型風險，並定期向董事會報告風險管理執行情形

## 風險管理架構

董事會

審計委員會

風險管理委員會

稽核總處

風險管理處

## 風險多元樣態



## 風險管理程序

風險辨識

風險掃描

風險監控

稽核

風險報告

# 打造安心的資訊安全防線



## 完整監理架構



## 深化資安治理作為

定期評估風險持續演練增進韌性



2023年無發生因意外事件對資訊系統或設備造成損害及財務損失

# 氣候風險管理依循TCFD四大構面



金控及銀行發行「2023年氣候暨自然相關財務揭露報告書」，並連續兩年取得BSI「TCFD氣候相關財務揭露報告符合性及其成熟度」Level 5+：Excellence 最高等級認證



## 治理

- 董事會為氣候治理最高監管單位，「永續發展委員會」(董事會功能性委員會)及「風險管理委員會」(董事長轄下)負責監督永續經營及氣候變遷等相關重要議題。
- 風險管理報告內揭示氣候變遷概況及相關專案執行進度，每季呈報風險管理委員會、審計委員會及董事會。
- 將氣候相關 KPI 項目列入金控相關權責高階主管績效指標(權重占比3%~10%)。



## 策略

- 氣候風險鑑別與評估：每年定期依據氣候相關風險、機會評估表，辨識子公司與金控層級之氣候風險/機會並提出減緩或調適措施。
- 針對整體價值鏈不同部位(供應商、自身營運、投融資業務)在不同氣候情境及時間尺度，進行實體風險及轉型風險氣候情境分析及財務衝擊量化評估。並由負責單位擬具相應業務、策略與財務之減緩及調適措施，以提升氣候韌性。
- 自2018年起每年進行溫室氣體盤查，並透過設定SBT、提高綠電使用比率，及投融資業務策略調整(例如：撤資高碳排產業融資、支持清潔能源與新創技術、協助客戶減碳與低碳轉型節能等方案)，推動整體價值鏈之低碳轉型。



## 風險管理

- 以三道防線架構管理氣候風險，劃分各防線之氣候風險管理職責與管理機制。
- 針對投融資風險管理，依循責任投資與責任授信管理原則，將ESG議題與氣候風險納入業務之決策流程，建立禁止投資爭議性產業以及審慎評估投資之敏感性產業。
- 針對營運風險管理，訂有持續營運計畫(BCP)、「緊急事件因應要點」及「天然災害緊急應變作業要點」強化面對天然災害等重大緊急事件時之緊急應變處理能力。



## 指標與目標

- 董事會於2022年3月正式通過淨零目標，承諾2030年達成自身營運淨零排放、2050年達成全資產組合淨零排放，並已設定科學基礎減量目標(SBT)於2024年1月通過驗證。
- 投融資業務之去碳政策聲明：自2022年7月起，不再新承作燃料煤及非常規油氣相關之專案融資，既有專案融資到期亦不再續約；2023年7月開始，擴大去碳範圍至燃料煤開採與發電之投融資業務；2024年7月再進一步擴大至固定收益商品承銷業務。
- 本公司與子公司溫室氣體範疇三投融資碳盤查(包含自有資金投融資財務碳排放、授信資產管理財務碳排放及資本市場促進碳排放)，經BSI依2019年ISO 14064-3準則查證。
- 訂有氣候治理、氣候機會、綠色採購、綠色營運、資本配置、內部碳定價、氣候風險管理、氣候議合、溫室氣體排放、能源使用等面向之氣候指標，並設定短中長期目標。

# 自然風險管理依循TNFD與LEAP

永豐金控依循LEAP方法學鑑別自然相關的依賴與影響及風險與機會，並依循「自然相關財務揭露」(Taskforce on Nature-related Financial Disclosures, TNFD) 所發布之框架與TCFD相關內容，發行「2023年氣候暨自然相關財務揭露報告書」

生物多樣性衝擊分析

自然相關敏感性產業  
暴險概況

自然相關依賴與影響  
評估

自然相關風險與機會  
鑑別

L  
Locate

永豐金控依循 LEAP-FI 分析步驟，其中 **L (Locate)** 強調自身業務活動及價值鏈對自然環境、特定生物群系或生態敏感區域是否有影響。因此以臺灣本島自有不動產 / 營運據點、上游供應商營運地、下游投融資客戶工廠所在地之經緯度資訊，與國內重要自然保育相關法規或計畫所劃設區域作為生物多樣性熱區進行圖層套疊分析。

E  
Evaluate

永豐金控除依循 TNFD 於 2023 年 9 月發布之《金融業補充指引 (Additional guidance for financial institutions)》揭露自然相關敏感性產業投融資金額外，亦參考 LEAP-FI 方法學文件指引中 **E (Evaluate)** 步驟鑑別、評估自然依賴與影響。依循指引使用 Exploring Natural Capital Opportunities, Risks and Exposure (ENCORE) 工具，**建立投融資組合各產業依賴與影響矩陣圖**，了解對自然相關之暴險概況，並進一步聚焦高暴險、高依賴與影響之產業，蒐集個別投融資企業之營運/生產流程 (production process)，鑑別對投融資組合關鍵的生態系統服務 (ecosystem service) 與影響驅動因子 (impact driver)，以**判斷投融資企業對自然資本之影響與依賴程度**。

A  
Assess

依循 LEAP-FI 方法學中 **A (Assess)** 步驟，永豐金控依據自身營運及投融資業務結合 TNFD 所列風險與機會類別，**初步鑑別自然相關風險與機會**。

P  
Prepare

依循 LEAP-FI 方法學中 **P (Prepare)** 步驟，永豐金控依循TNFD揭露建議，將自然相關依賴、影響、風險、機會評估結果**揭露於2023年氣候暨自然相關財務揭露報告書中**。



# 淨零路徑規劃

## 五大淨零策略

營運淨零

風險管理

投資組合淨零

授信資產淨零

淨零倡議

### 2023年布局淨零排放亮點

完成金控年用電量 20% 之綠電採購並陸續轉供

擴大導入內部碳定價至金控及第一層子公司

持續發展更積極的去碳承諾，自 2023年7月1日起，擴大去碳範圍至燃料煤開採與發電之投融資業務

2024年1月通過科學基礎減量目標(SBT)驗證

持續進行範疇三-投融資資產組合之碳盤查

針對已設定SBT之高碳排產業試行導入轉型度分析機制

自身營運  
達成淨零排放

2030

全資產組合  
達成淨零排放

2050

Net ZERO

我們的願景

# 翻轉金融 共創美好生活

**Together, a better life.**

## 共創美好 永豐生活

讓金融連結生活，賦予人人與時俱進、  
與實踐幸福的能力。擁有寬闊的視野  
和胸襟，尊重員工、客戶、社群與環境。



IR信箱



投資人訊息

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# 永豐金控 2024年第二季法人說明會

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2024/8/21

# Disclaimer

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This presentation and the presentation materials distributed herewith may include forward-looking statements. The second quarter of 2024 financial data are preliminary. All statements, other than statements of historical facts, that address activities, events or developments that SinoPac Financial Holdings Company (“SinoPac”) expects or anticipates will or may occur in the future (including but not limited to projections, targets, estimates and business plans) are forward-looking statements. SinoPac’s actual results or developments may differ materially from those indicated by these forward-looking statements as a result of various factors and uncertainties, including but not limited to price fluctuations, actual demand, exchange rate fluctuations, market shares, competition, changes in legal, financial and regulatory frameworks, international economic and financial market conditions, political risks, cost estimates and other risks and factors beyond its control. In addition, SinoPac makes the forward-looking statements referred to herein as of today and undertakes no obligation to update these statements.

# Agenda

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- **財務概況**
  - 金控Financial Highlights (p. 40)
  - 銀行Financial Highlights (p. 41)
  - 證券Financial Highlights (p. 42)
- **金控獲利分析**
  - 金控子公司獲利貢獻 (p. 43)
  - 金控獲利比較 (p. 44)
  - 金控淨收益趨勢 (p. 45)
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- **扶植中小企業 深化服務黏著 (p. 53)**

# 金控整體營運摘要

上半年金控年化ROE12.84%，稅後淨利年成長21%，續創歷史同期新高

NT\$Mn	2Q24	QoQ	YoY	6M24	YoY
淨收益	16,151	-3.6%	17.5%	32,902	23.8%
稅後淨利	5,293	-23.4%	-1.1%	12,204	20.8%

淨手收年成長亮眼主受惠證券、財管與法金動能強勁；其他淨收益主為金融交易貢獻

NT\$Mn	2Q24	QoQ	YoY	6M24	YoY
利息淨收益	6,126	6.9%	-0.6%	11,856	-5.0%
手續費淨收益	4,955	-14.0%	29.2%	10,715	44.3%
其他淨收益	5,070	-3.6%	35.2%	10,331	55.0%

本季金控總資產持續成長，資本水準維持穩健

- 金控2Q總資產規模NT\$2.98兆元，QoQ +3.4%；YoY +10.6%
- 銀行2Q合併放款規模NT\$1.55兆元，QoQ +0.2%；YoY +8.4%
- 金控2Q CAR 127%；銀行合併BIS ratio 14.63%，Tier 1 ratio 12.21%

## Awards and Achievements

金控暨子公司2Q24共榮獲57個獎項(2024上半年度獲頒87個獎)，其中包含：

- 金控榮獲《2024亞洲企業社會責任獎 (AREA)》「企業永續報告獎」、「綠色領導獎」、「人力投資獎」、「社會公益發展獎」、董事長陳思寬女士獲頒「負責任企業領袖獎」
- 金控榮獲《Finance Asia》Asia's Best Companies Poll 2024 「臺灣最佳ESG承諾 - 銅獎 (Most Committed to ESG in Taiwan - Bronze)」、「臺灣最佳中型企業 - 銅獎 (Best Mid-Cap Company in Taiwan - Bronze)」
- 銀行榮獲《Finance Asia》「台灣最佳永續銀行 (Best Sustainable Bank in Taiwan)」
- 銀行連續四年榮獲《富比士 (Forbes)》「2024全球最佳銀行 (World's Best Banks 2024)」
- 銀行、證券、期貨、投顧共榮獲《第二十一屆國家品牌玉山獎》14項大獎，銀行、證券、期貨皆獲頒「傑出企業」，投顧「最佳產品：永豐投顧PCAF財務碳排計算器」。
- 證券榮獲《財資雜誌 (The Asset)》The Asset Triple A Sustainable Investing Awards 2024 「臺灣最佳ETF造市券商 (Best ETF Market Maker in Taiwan)」

## 二、金控 Financial Highlights

NT\$m ; Mn Shares	2021	2022	2023	6M24	YoY	2Q24	1Q24	QoQ
股本	112,711	113,838	123,764	126,859	2.5%	126,859	123,764	2.5%
流通股數	11,271	11,384	12,376	12,376	2.0%	12,376	12,376	0.0%
權益	162,804	154,019	188,336	193,951	12.1%	193,951	197,168	-1.6%
總資產	2,382,675	2,588,763	2,771,353	2,980,348	10.6%	2,980,348	2,882,592	3.4%
Leverage	14.64	16.81	14.71	15.37	-0.20	15.37	14.62	0.75
淨收益	45,703	47,246	53,901	32,902	23.8%	16,151	16,751	-3.6%
稅後淨利	16,211	15,961	19,764	12,204	20.8%	5,293	6,911	-23.4%
EPS (元)	1.40	1.37	1.62	0.99	0.15	0.43	0.56	-0.13
每股淨值 (元)	14.44	13.53	15.22	15.67	1.41	15.67	15.93	-0.26
ROA	0.72%	0.64%	0.74%	0.85%	0.08%	0.73%	0.98%	-0.25%
ROE	10.17%	10.08%	11.55%	12.84%	0.39%	10.89%	14.42%	-3.53%
CAR	131%	122%	134%	127%	0%	127%	133%	-6%
DLR	112%	113%	113%	113%	-2%	113%	113%	0%





# 銀行Financial Highlights

NT\$Mn	2021	2022	2023	6M24	YoY	2Q24	1Q24	QoQ	
股本	86,889	90,326	96,993	103,782	7.0%	103,782	96,993	7.0%	
權益	143,129	137,861	172,832	175,926	9.8%	175,926	179,379	-1.9%	
總資產	2,169,496	2,403,440	2,531,382	2,666,995	8.4%	2,666,995	2,597,253	2.7%	
Leverage	15.16	17.43	14.65	15.16	-0.19	15.16	14.48	0.68	
PPOP	15,472	19,799	21,315	13,283	23.9%	6,326	6,957	-9.1%	
稅後淨利	11,415	14,713	16,066	9,737	17.6%	4,477	5,261	-14.9%	
EPS (元)	1.26	1.63	1.68	1.00	0.12	0.46	0.54	-0.08	
每股淨值	16.47	15.26	17.82	18.14	1.62	18.14	18.49	-0.35	
ROA	0.55%	0.64%	0.65%	0.75%	0.06%	0.68%	0.83%	-0.15%	
ROE	8.07%	10.47%	10.34%	11.23%	0.03%	10.18%	12.01%	-1.83%	
總存款	1,847,864	2,014,543	2,032,597	2,164,646	7.0%	2,164,646	2,074,545	4.3%	
總放款	1,213,645	1,353,466	1,450,468	1,548,549	8.4%	1,548,549	1,545,363	0.2%	
放存比	65.7%	67.2%	71.4%	71.5%	0.9%	71.5%	74.5%	-3.0%	
NPL Ratio	0.13%	0.11%	0.10%	0.12%	0.03%	0.12%	0.15%	-0.03%	
備抵覆蓋率	1026%	1208%	1350%	1098%	-343%	1098%	872%	226%	
放款覆蓋率	1.31%	1.33%	1.36%	1.35%	0.04%	1.35%	1.34%	0.00%	
BIS Ratio	15.78%	13.80%	15.61%	15.16% 個體	-0.43%	14.63%	15.73% 1Q個體	15.25%	-0.62%
Tier 1 Ratio	12.66%	11.16%	12.99%	12.69% 12.21%	-0.24%	12.21%	13.21% 12.78%	12.78%	-0.57%
普通股權益比率	10.99%	9.35%	11.23%	11.00% 10.58%	-0.10%	10.58%	11.48% 11.11%	11.11%	-0.53%

Note1: loans portfolio includes credit card revolving balance and FA, excluding non-accrual loans.

Note2: numbers are presented on consolidated basis.

# 證券 Financial Highlights

NT\$Mn	2021	2022	2023	6M24	YoY	2Q24	1Q24	QoQ
股本	16,212	16,212	16,212	16,648	2.7%	16,648	16,212	2.7%
權益	32,719	29,608	34,237	35,556	13.5%	35,556	36,257	-1.9%
總資產	197,393	170,272	223,692	295,243	34.9%	295,243	268,040	10.1%
資本利得	1,280	90	1,382	1,040	60.5%	402	638	-37.0%
穩定性收入	12,346	8,841	9,379	6,126	43.2%	3,239	2,887	12.2%
稅後淨利	4,815	1,582	3,836	2,906	68.5%	1,373	1,533	-10.4%
EPS (元)	2.97	0.98	2.37	1.75	0.68	0.82	0.95	-0.12
每股淨值 (元)	20.18	18.26	21.12	21.36	2.04	21.36	22.36	-1.01
資本適足率	369%	388%	338%	300%	-42%	300%	349%	-49%
ROA	2.89%	0.86%	1.95%	2.25%	0.47%	1.96%	2.51%	-0.55%
ROE	15.57%	5.08%	12.02%	16.75%	5.33%	15.38%	17.49%	-2.10%
Leverage	6.03	5.75	6.53	8.30	1.31	8.30	7.39	0.91
個體經紀業務市占率	4.85%	4.84%	4.80%	4.74%	-0.05%	4.75%	4.72%	0.03%
個體平均融資餘額	20,617	18,215	18,013	25,716	70.1%	27,633	23,629	16.9%
個體平均融資餘額市占率	6.43%	6.51%	6.58%	6.86%	0.48%	6.91%	6.80%	0.11%

Note: numbers are presented on consolidated basis.

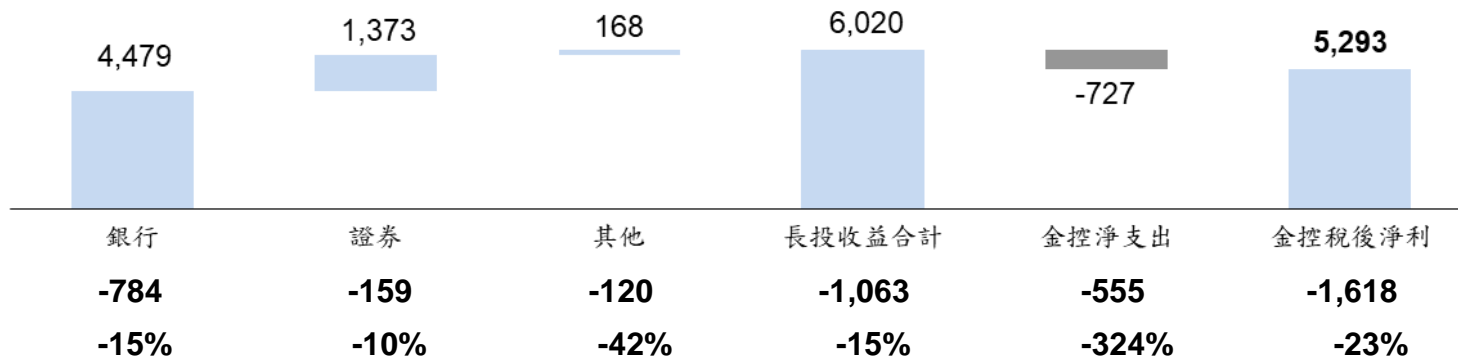
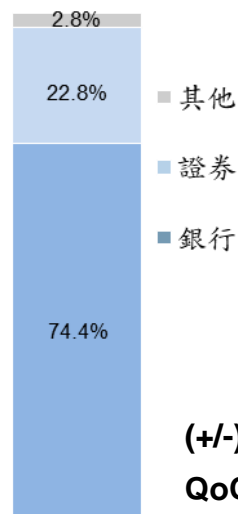


# 三、金控各子公司獲利貢獻

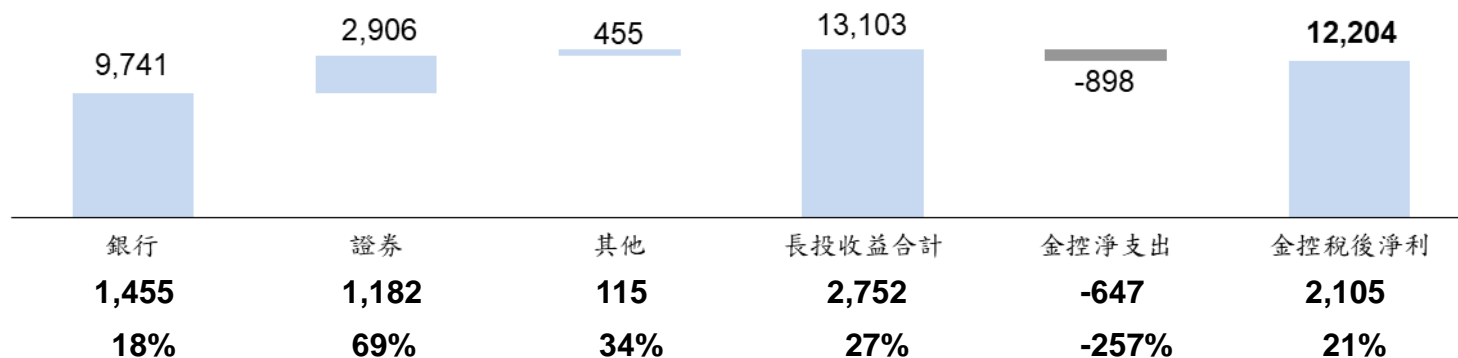
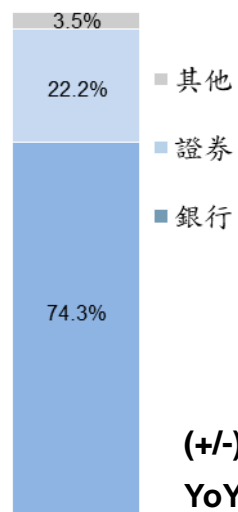
長投收益佔比

2Q24

NT\$Mn



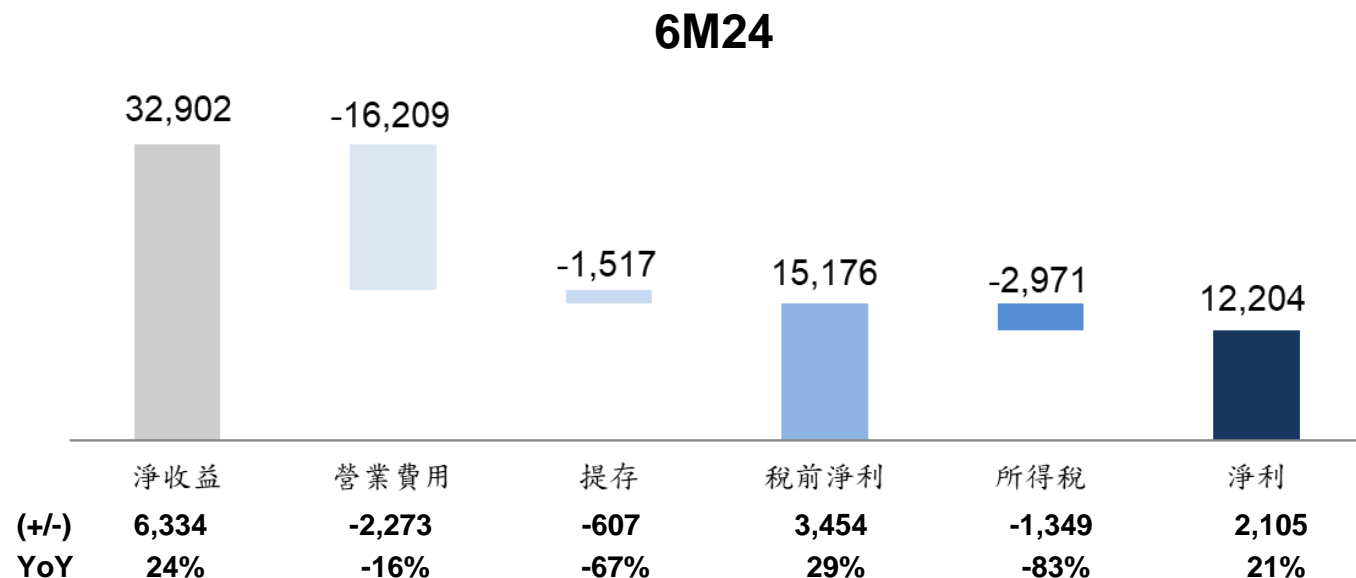
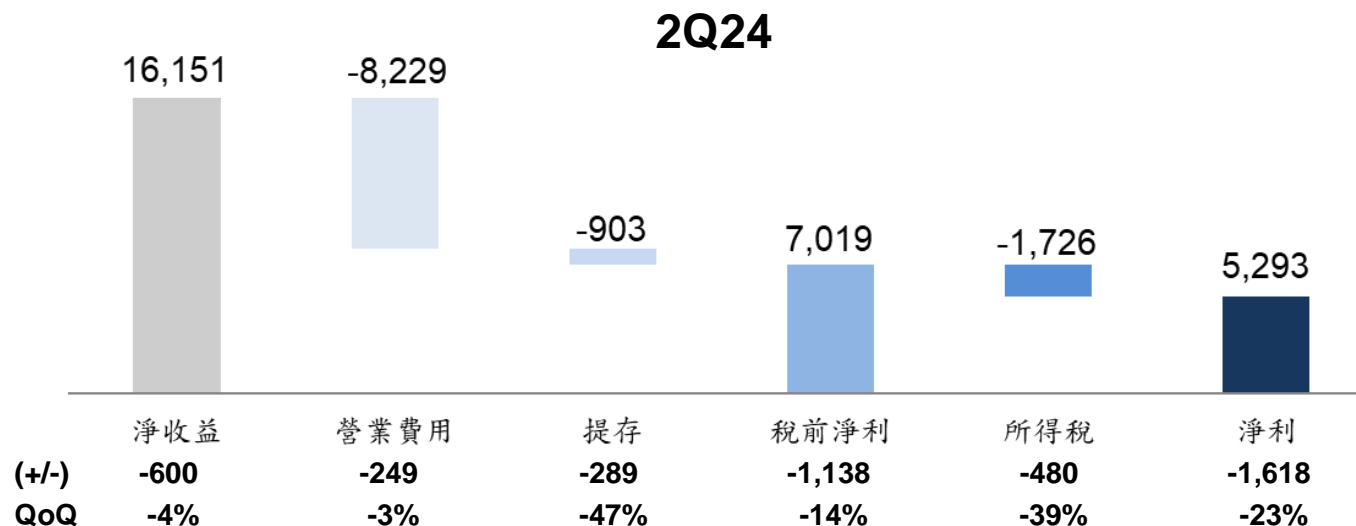
6M24



註：金控公司淨支出為金控本身收入扣除利息支出、營業費用及稅，(+/-)均為本期減前期，正數與正變動率為對損益有正影響，反之亦然

# 金控獲利比較

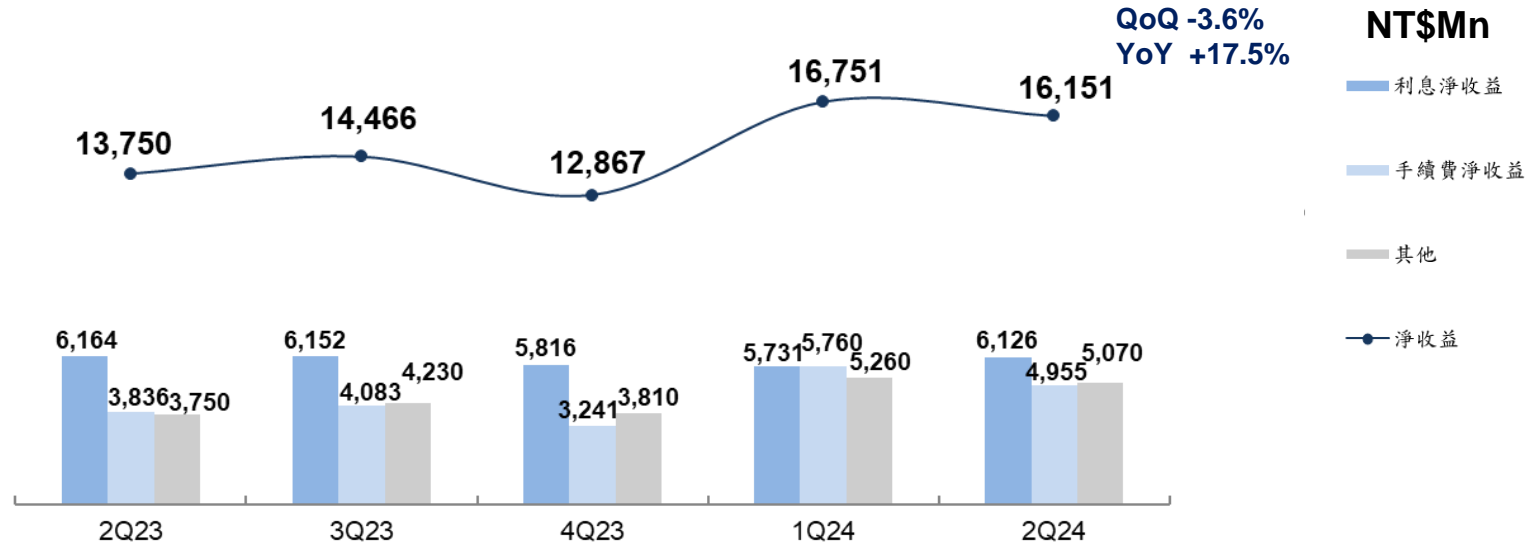
NT\$Mn



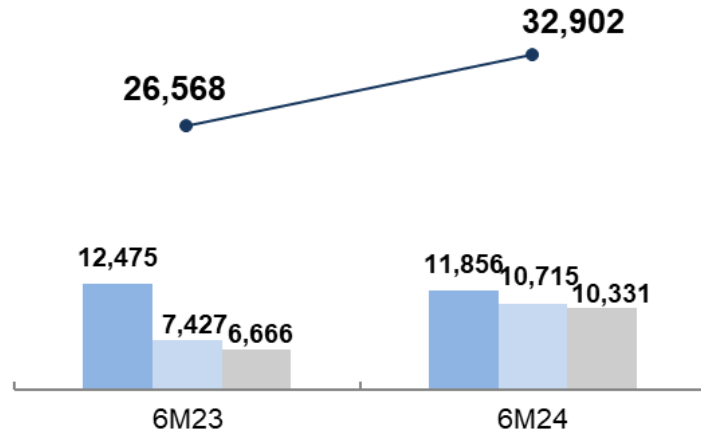
Note : numbers are presented on consolidated basis. (+/-)均為本期減前期，正數與正變動率為對損益有正影響，反之亦然

# 金控淨收益趨勢

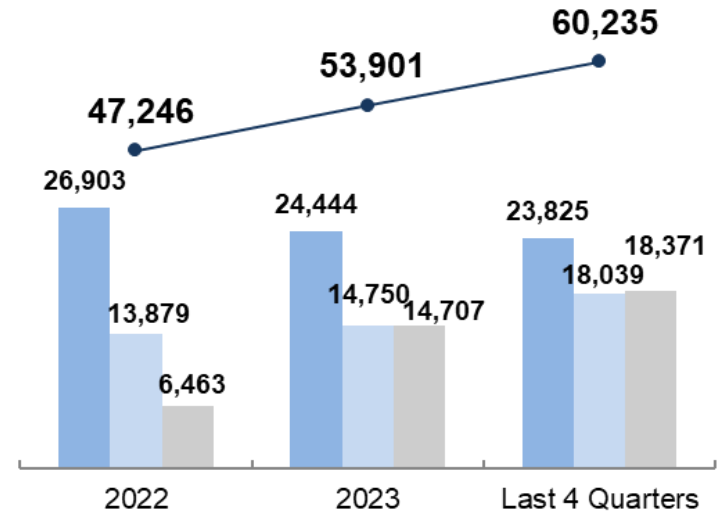
## Quarterly



## Yearly



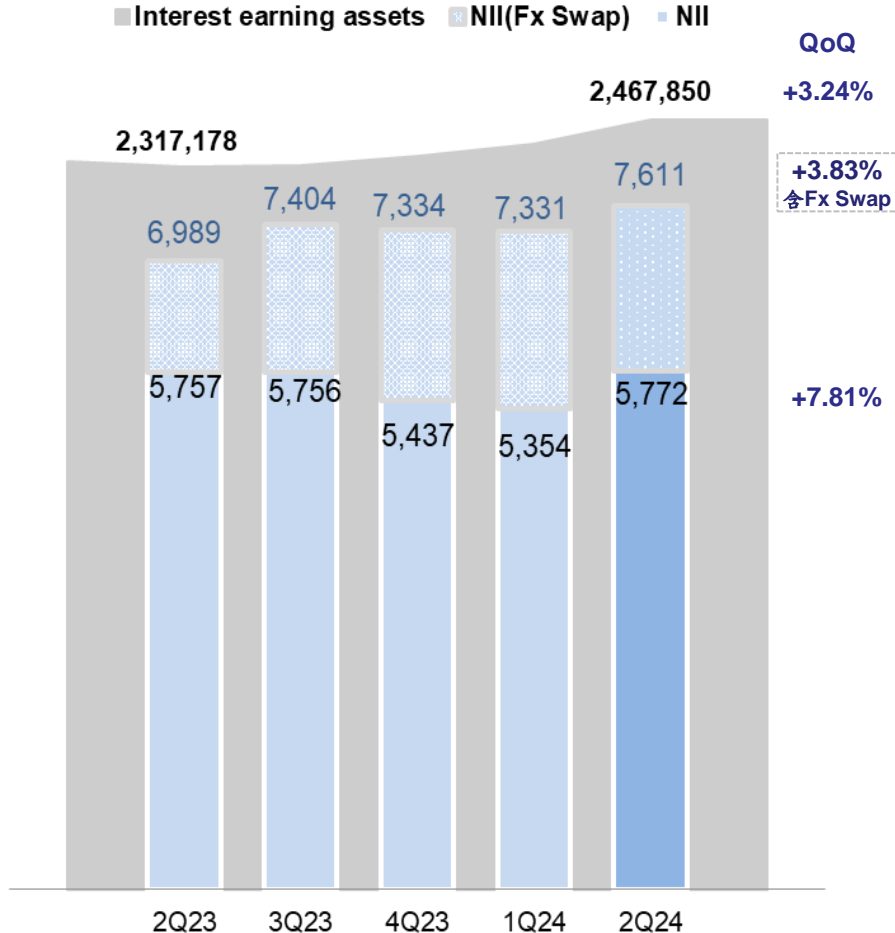
## Year-to-date



# 銀行NIM & Spread

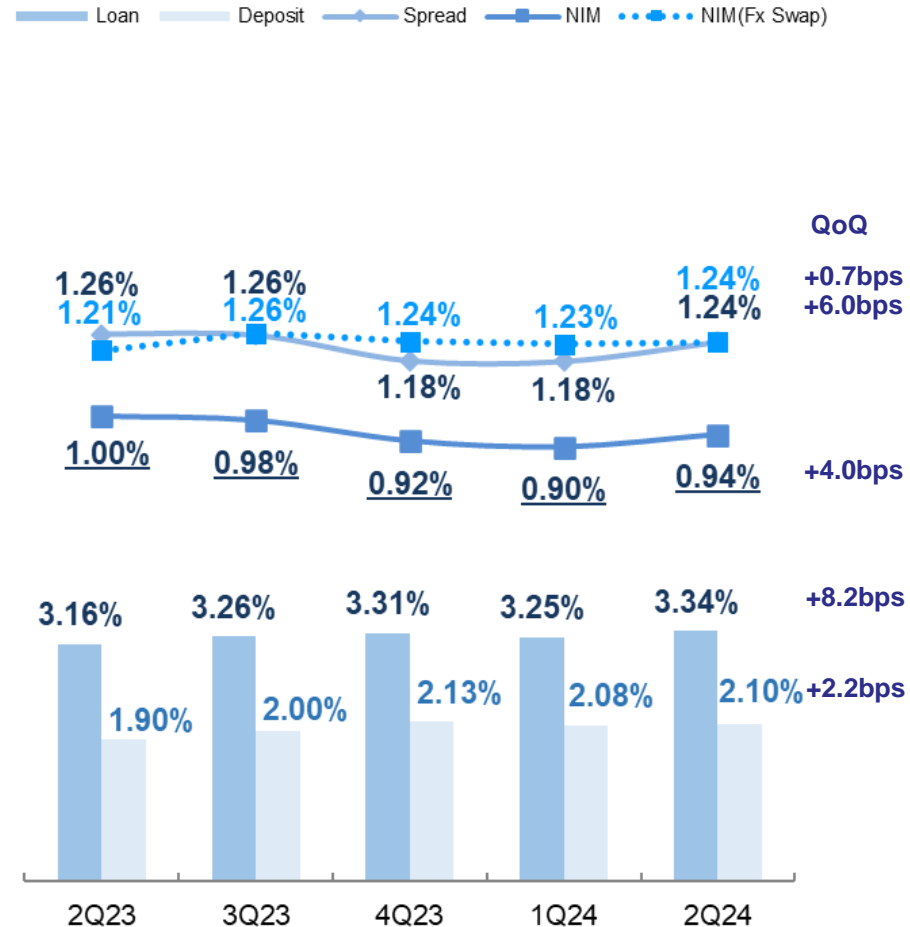
## Interest earning assets & Net interest income

NT\$Mn



Note: numbers are presented on consolidated basis.

## NIM & Spread

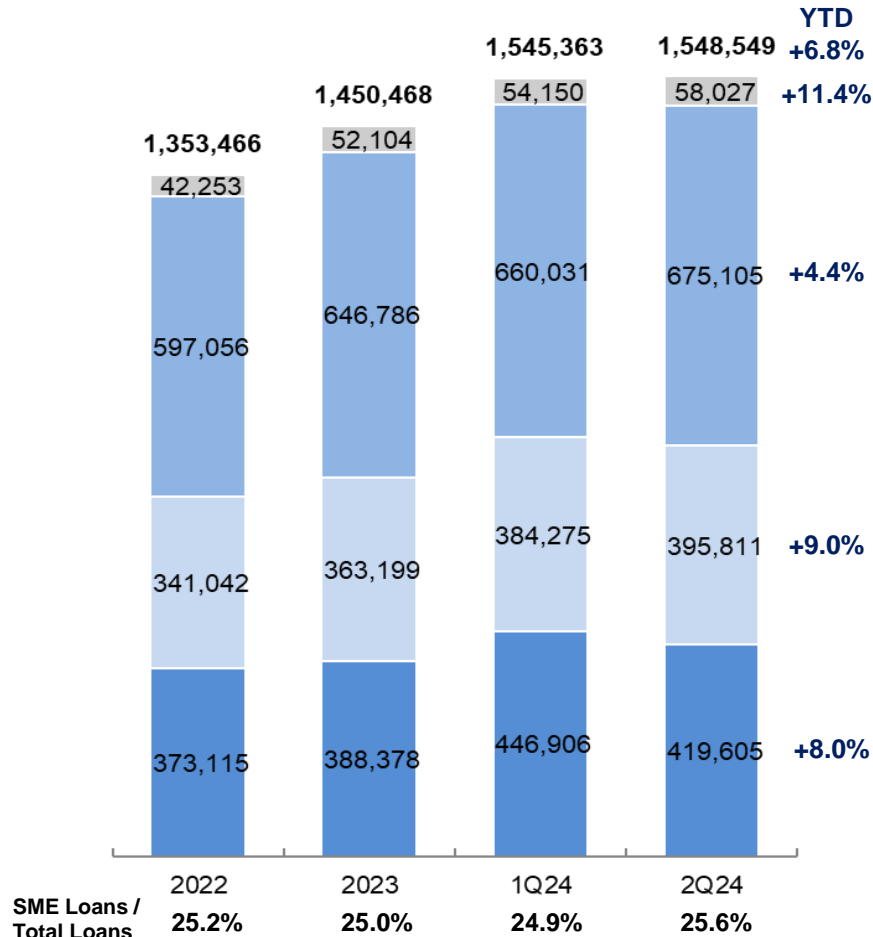


# 銀行放款結構分析

## BSP's Loan

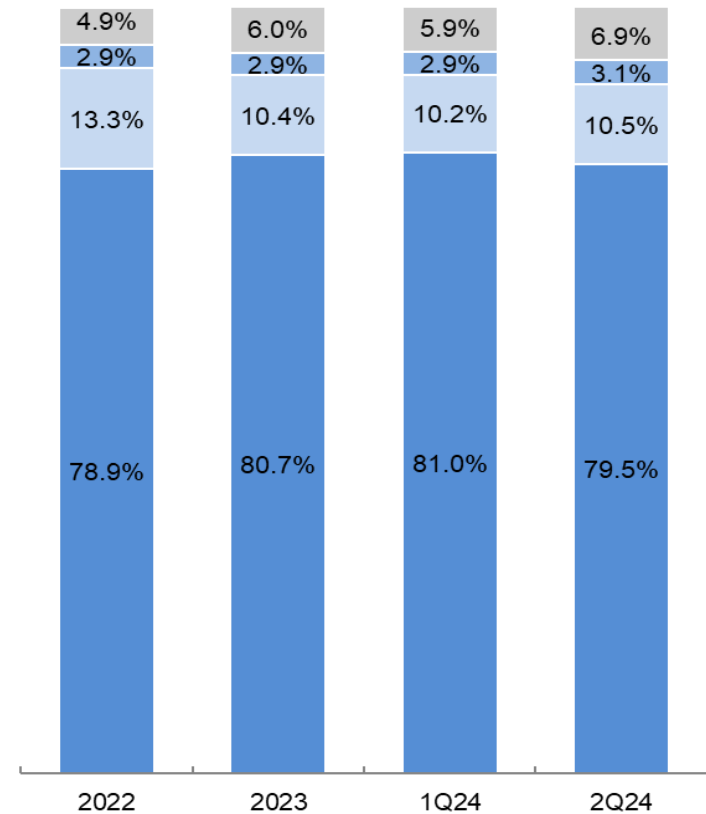
NT\$Mn

■ 大型企業 ■ 中小企業 ■ 個金 ■ 消金&其他



## Loan by Currency

■ TWD ■ USD ■ RMB ■ Others

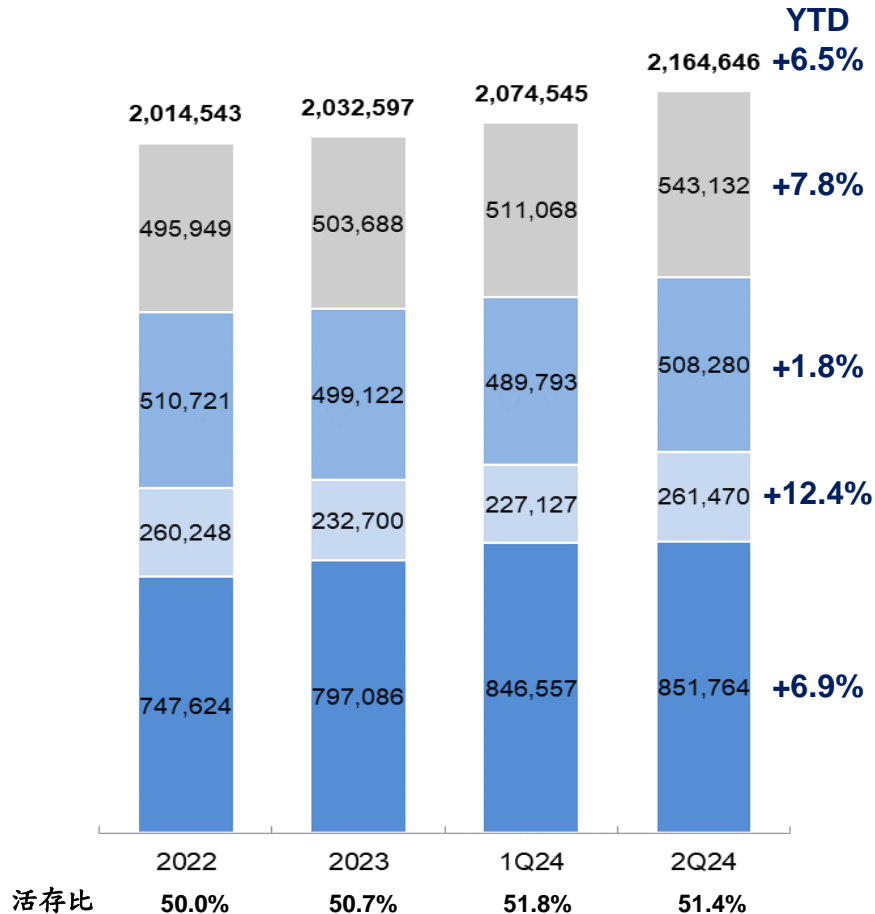


Note1: loans portfolio includes credit card revolving balance and FA, excluding non-accrual loans. Note2: numbers are presented on consolidated basis.

# 銀行存款結構分析

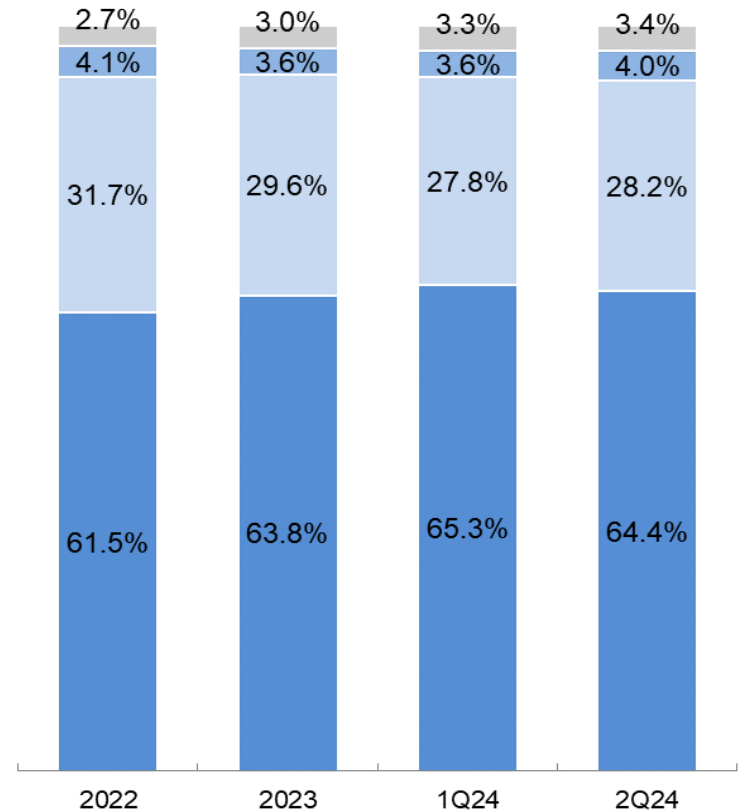
## BSP's Deposit

NT\$Mn ■ 台幣活存 ■ 外幣活存 ■ 外幣定存 ■ 台幣定存



## Deposit by Currency

■ TWD ■ USD ■ RMB ■ Others



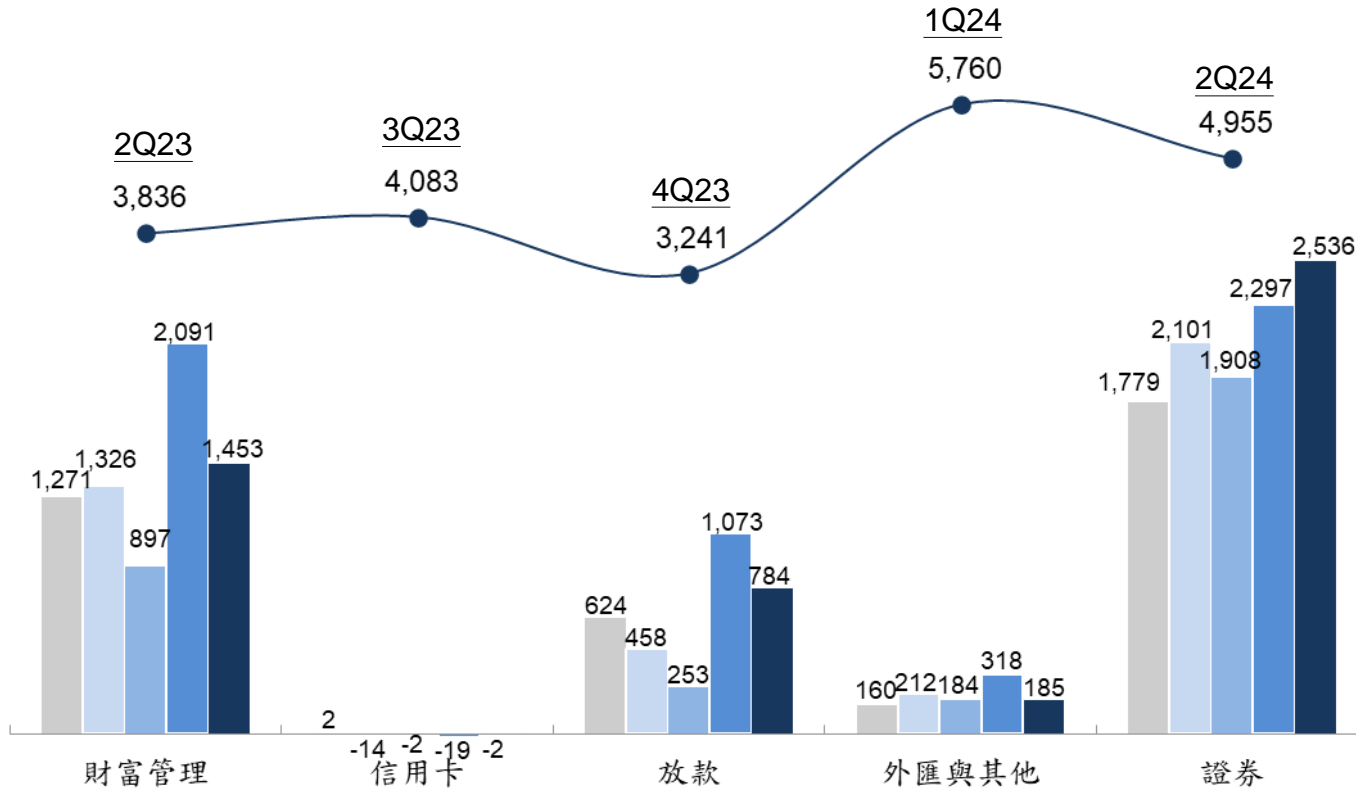
Note: numbers are presented on consolidated basis.



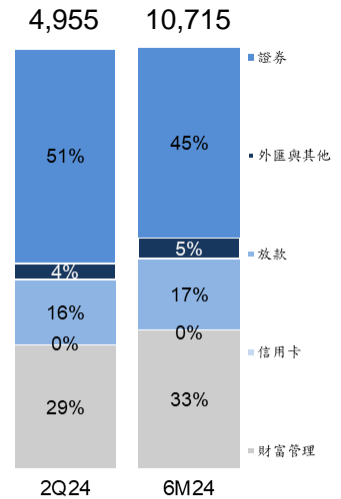
# 金控手續費收入組合

NT\$Mn

2Q23 3Q23 4Q23 1Q24 2Q24 手續費合計



## 金控手續費佔比

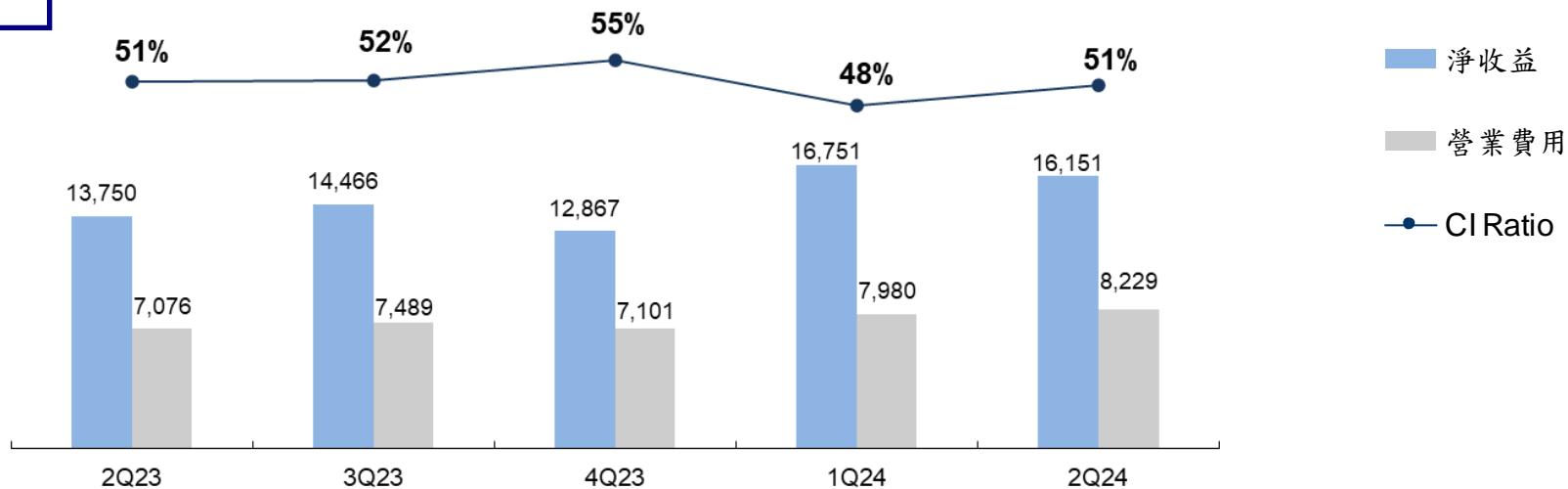


QoQ	-31%	91%	-27%	-42%	10%
YoY	14%	-180%	26%	15%	43%
6M24YoY	66%	-219%	23%	37%	42%

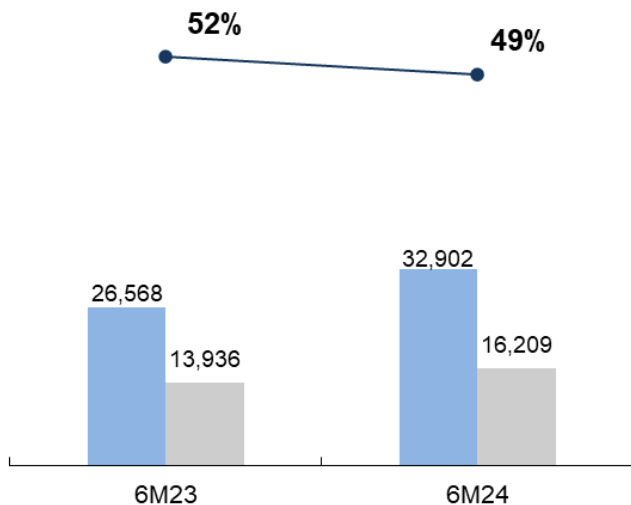
Note: numbers are presented on consolidated basis.

# 金控營業費用分析

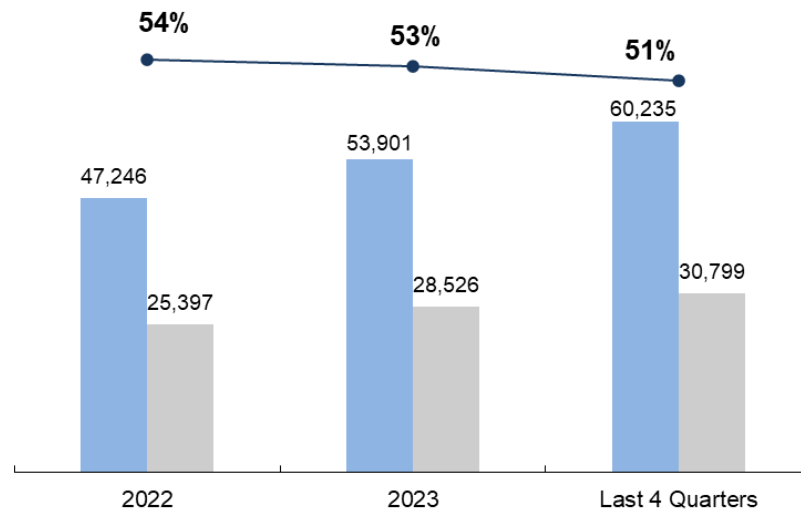
## Quarterly



## Yearly



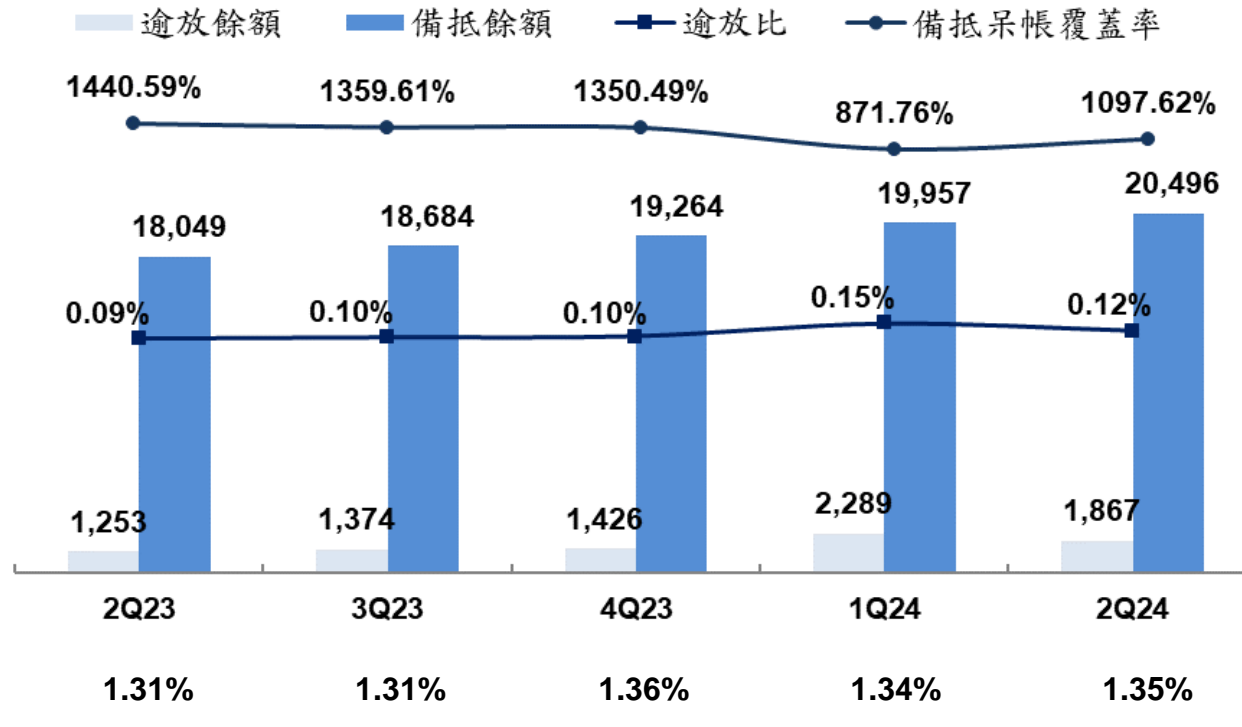
## Year-to-date



Note: numbers are presented on consolidated basis.

# 銀行放款資產品質

NT\$Mn



Note 1: numbers are based on regulator's definition, excluding FA and credit card revolving balance.

Note 2: numbers are presented on consolidated basis.

# 綠能金融生態圈

太陽光電廠裝置容量市占率約28%，融資餘額NT\$1,182億元

首創綠能電廠資訊管理系統、打造綠電交易平台，提供永續金融四部曲一站式減碳服務

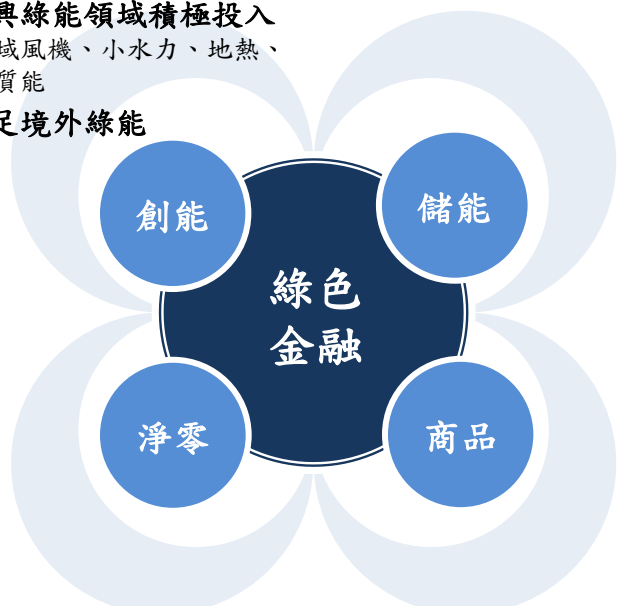
■ 太陽能融資龍頭

■ 儲能融資先鋒

■ 新興綠能領域積極投入

陸域風機、小水力、地熱、生質能

■ 跨足境外綠能



■ 首創永續金融四部曲  
查證、能管、減碳、永續

■ 首創綠電交易信託平台

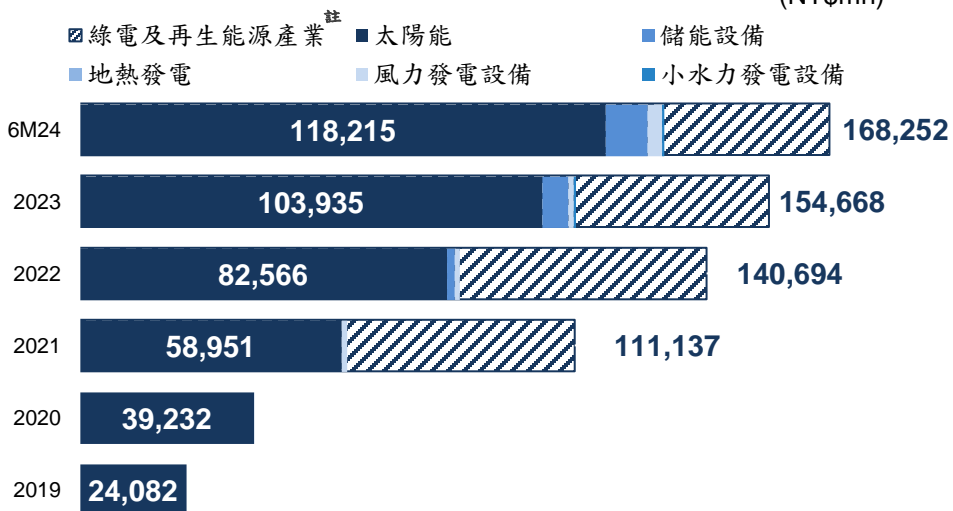
■ 異業合作淨零服務

■ ESG商品服務

ESG永續連結貸款、淨零轉型融資業務專案、ESG基金、環保綠能產業承銷、綠色債券

## 綠電及再生能源產業融資餘額

(NT\$m)



註：「綠電及再生能源產業」係行政院六大核心戰略產業之一，統計範圍係依行政院選定41項主計處行業別代號之授信餘額，資料期間自2021年起。

綠電及再生能源產業放款/總放款      綠電及再生能源產業放款/法金放款



10.9 %



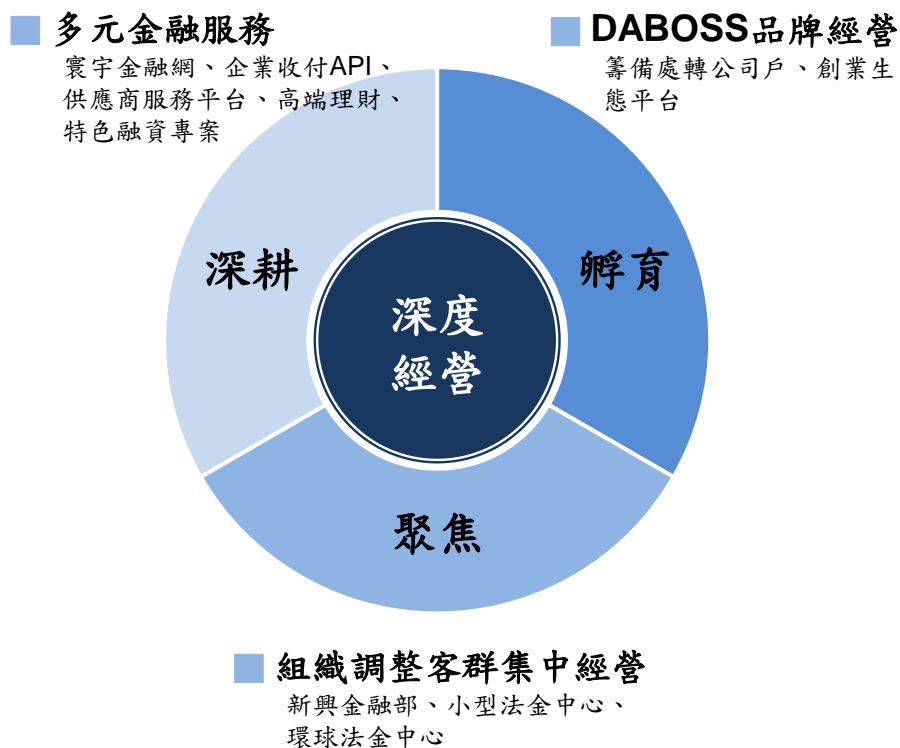
20.6%

# 扶植中小企業 深化服務黏著

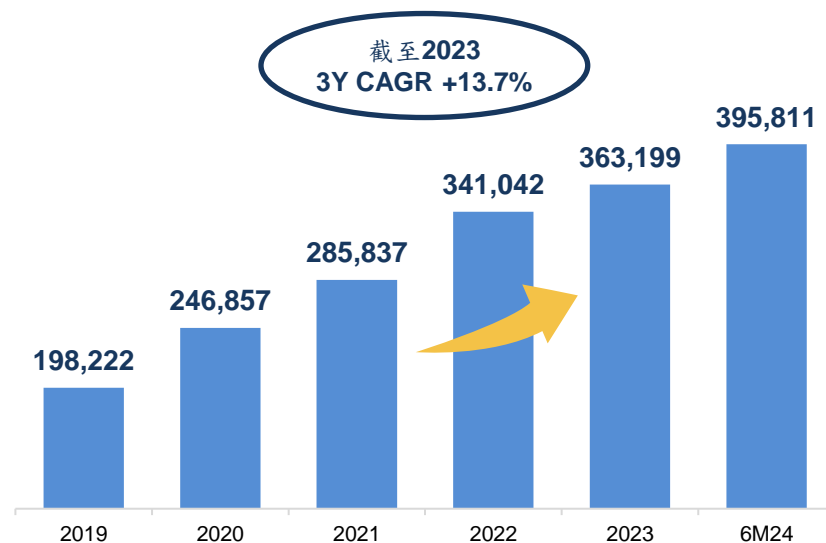
2023年中小企業融資餘額之三年複合成長率(CAGR) 13.7%

首創DABOSS創業品牌，成立專責部門聚焦經營，打造便捷金融服務網絡

## 中小企業沃土耕耘



## 中小企業放款融資餘額(合併) (NT\$m)



中小企業放款/總放款



中小企業放款/法金放款



# Appendix 1/12

## SPH's Balance Sheet (Consolidated)

NT\$ Mn	Yearly Results		Quarterly Results						QoQ(%)	YoY(%)	YTD(%)
	2022	2023	2Q23	3Q23	4Q23	1Q24	2Q24				
<b>Assets:</b>											
Cash and cash equivalents, net	66,232	30,644	33,996	31,804	30,644	35,353	37,808	6.94	11.21	23.38	
Due from the central bank and call loans to banks, net	281,921	184,050	225,089	174,154	184,050	140,751	147,357	4.69	-34.53	-19.94	
Financial assets at fair value through profit or loss	91,644	149,884	138,926	154,122	149,884	169,767	174,866	3.00	25.87	16.67	
Financial assets at fair value through other comprehensive income	336,139	374,875	332,854	345,622	374,875	398,072	398,745	0.17	19.80	6.37	
Debt instrument investments measured at amortized cost	225,460	303,547	273,843	302,059	303,547	301,101	310,058	2.97	13.22	2.15	
Securities purchased under agreements to resell	67,874	77,919	69,443	68,656	77,919	64,953	100,119	54.14	44.18	28.49	
Receivables, net	90,210	128,573	115,768	124,550	128,573	147,118	174,483	18.60	50.72	35.71	
Current tax assets	126	269	445	581	269	276	528	91.08	18.56	96.02	
Discounts and loans, net	1,328,703	1,423,468	1,406,461	1,436,103	1,423,468	1,518,762	1,524,334	0.37	8.38	7.09	
Investments accounted for using the equity method, net	1,012	1,016	1,070	1,131	1,016	1,065	1,090	2.37	1.90	7.25	
Other financial assets, net	45,018	44,464	48,423	46,182	44,464	51,173	55,643	8.73	14.91	25.14	
Investment property, net	2,391	2,267	2,384	2,272	2,267	2,247	2,157	-4.00	-9.52	-4.85	
Property, plant and equipment, net	13,288	13,249	13,127	13,180	13,249	13,301	13,389	0.66	1.99	1.06	
Right-of-use assets	3,647	3,720	3,722	3,839	3,720	3,617	3,986	10.21	7.09	7.15	
Intangible assets, net	2,310	2,443	2,401	2,391	2,443	2,426	2,394	-1.33	-0.30	-2.01	
Deferred tax assets	2,014	2,405	2,057	2,050	2,405	2,317	2,426	4.69	17.95	0.88	
Other assets, net	30,775	28,558	24,266	26,995	28,558	30,290	30,965	2.23	27.61	8.43	
<b>Total Assets</b>	<b>2,588,763</b>	<b>2,771,353</b>	<b>2,694,275</b>	<b>2,735,692</b>	<b>2,771,353</b>	<b>2,882,592</b>	<b>2,980,348</b>	<b>3.39</b>	<b>10.62</b>	<b>7.54</b>	
<b>Liabilities and equity</b>											
<b>Liabilities</b>											
Deposits from the central bank and banks	72,477	115,708	81,971	88,617	115,708	123,837	76,416	-38.29	-6.78	-33.96	
Funds borrowed from the Central Bank and other banks	0	2,761	0	0	2,761	2,817	2,851	1.20	-	3.27	
Commercial paper payable, net	19,103	54,048	41,573	47,760	54,048	70,242	71,380	1.62	71.70	32.07	
Financial liabilities at fair value through profit or loss	59,765	76,270	67,499	80,082	76,270	75,356	78,085	3.62	15.68	2.38	
Securities sold under agreement to repurchase	59,923	68,719	68,603	81,350	68,719	80,452	112,683	40.06	64.25	63.98	
Payables	50,522	60,042	64,884	65,061	60,042	71,345	96,879	35.79	49.31	61.35	
Current tax liabilities	1,479	1,973	2,173	1,825	1,973	2,892	3,442	19.01	58.44	74.46	
Deposit and remittances	2,000,529	2,018,978	2,008,436	2,004,086	2,018,978	2,060,463	2,143,397	4.03	6.72	6.16	
Bonds payable	71,242	71,827	71,245	73,246	71,827	71,679	68,480	-4.46	-3.88	-4.66	
Short-term borrowings	3,865	7,887	6,776	5,587	7,887	11,285	10,962	-2.86	61.78	39.00	
Long-term borrowings	2,481	122	978	1,141	122	928	3,105	234.66	217.43	2,444.91	
Liabilities component of preferred stocks	18	18	18	18	18	18	18	0.00	0.00	0.00	
Provisions	3,100	3,409	3,020	2,955	3,409	3,275	3,112	-4.99	3.03	-8.72	
Other financial liabilities	69,764	79,419	85,284	84,290	79,419	87,850	95,753	9.00	12.28	20.57	
Lease liabilities	3,133	3,244	3,218	3,358	3,244	3,134	3,523	12.44	9.48	8.63	
Deferred tax liabilities	1,669	1,627	1,538	1,750	1,627	1,683	1,705	1.30	10.86	4.74	
Other liabilities	15,674	16,965	14,024	16,340	16,965	18,167	14,605	-19.61	4.14	-13.91	
<b>Total liabilities</b>	<b>2,434,745</b>	<b>2,583,017</b>	<b>2,521,241</b>	<b>2,557,469</b>	<b>2,583,017</b>	<b>2,685,424</b>	<b>2,786,397</b>	<b>3.76</b>	<b>10.52</b>	<b>7.87</b>	
Capital stock	113,838	123,764	123,764	123,764	123,764	123,764	126,859	2.50	2.50	2.50	
Capital surplus	2,229	6,129	6,129	6,129	6,129	6,129	6,129	0.00	0.00	0.00	
Retained earnings	52,153	63,600	52,565	59,492	63,600	72,917	67,081	-8.00	27.62	5.47	
Other equity	(14,200)	(5,158)	-9,424	-11,163	-5,158	-5,643	-6,118	NA	-35.09	NA	
<b>Total equity attributable to owners of the parent</b>	<b>154,019</b>	<b>188,336</b>	<b>173,034</b>	<b>178,223</b>	<b>188,336</b>	<b>197,168</b>	<b>193,951</b>	<b>-1.63</b>	<b>12.09</b>	<b>2.98</b>	
<b>TOTAL</b>	<b>2,588,763</b>	<b>2,771,353</b>	<b>2,694,275</b>	<b>2,735,692</b>	<b>2,771,353</b>	<b>2,882,592</b>	<b>2,980,348</b>	<b>3.39</b>	<b>10.62</b>	<b>7.54</b>	

# Appendix 2/12

## Balance Sheet of SPH and its subsidiaries for the 6 months ended June 30, 2024

NT\$m	BSP (Consolidated)	SPS (Consolidated)	Trust	Leasing (Consolidated)	Others	Sum	Adj. Items	SPH (Consolidated)
<b>Assets:</b>								
Cash and cash equivalents, net	32,991	6,788	487	593	203	41,062	-3,254	37,808
Due from the central bank and call loans to banks, net	147,357	0	0	0	0	147,357	0	147,357
Financial assets at fair value through profit or loss	79,452	93,151	10	0	2,254	174,867	-1	174,866
Financial assets at fair value through other comprehensive income	376,737	21,492	0	0	516	398,745	0	398,745
Debt instrument investments measured at amortized cost	310,058	0	0	0	0	310,058	0	310,058
Securities purchased under agreements to resell	86,549	13,570	0	0	0	100,119	0	100,119
Receivables, net	75,549	91,569	33	7,352	1,446	175,949	-1,466	174,483
Current tax assets	1,441	330	23	307	2,292	4,393	-3,864	528
Discounts and loans, net	1,519,863	0	0	4,870	0	1,524,734	-400	1,524,334
Investments accounted for using the equity method, net	0	0	1,010	0	218,439	219,449	-218,359	1,090
Other financial assets, net	8,589	44,805	100	3,554	0	57,047	-1,404	55,643
Investment property, net	587	149	0	5,647	0	6,384	-4,226	2,157
Property, plant and equipment, net	10,246	2,215	1	267	24	12,753	636	13,389
Right-of-use assets	2,880	564	43	196	542	4,224	-237	3,986
Intangible assets, net	1,882	497	0	6	9	2,394	0	2,394
Deferred tax assets	1,720	447	5	173	115	2,462	-36	2,426
Other assets, net	11,094	19,665	124	77	38	30,999	-34	30,965
<b>Total Assets</b>	<b>2,666,995</b>	<b>295,243</b>	<b>1,834</b>	<b>23,043</b>	<b>225,879</b>	<b>3,212,994</b>	<b>-232,646</b>	<b>2,980,348</b>
<b>Liabilities and equity</b>								
<b>Liabilities</b>								
Deposits from the central bank and banks	76,416	0	0	0	0	76,416	0	76,416
Funds borrowed from the Central Bank and other banks	2,851	0	0	0	0	2,851	0	2,851
Commercial paper payable, net	0	61,089	0	6,457	3,834	71,380	0	71,380
Financial liabilities at fair value through profit or loss	35,911	42,175	0	0	0	78,086	-1	78,085
Securities sold under agreement to repurchase	61,911	50,772	0	0	0	112,683	0	112,683
Payables	40,040	48,604	40	112	9,547	98,345	-1,466	96,879
Current tax liabilities	2,134	393	3	68	4,745	7,343	-3,900	3,442
Deposit and remittances	2,147,941	0	0	0	0	2,147,941	-4,544	2,143,397
Bonds payable	53,484	5,000	0	0	9,996	68,480	0	68,480
Short-term borrowings	0	4,991	0	5,971	0	10,962	0	10,962
Long-term borrowings	0	0	0	3,505	0	3,505	-400	3,105
Liabilities component of preferred stocks	0	0	0	0	18	18	0	18
Provisions	2,618	404	6	21	62	3,112	0	3,112
Other financial liabilities	57,902	37,965	0	0	0	95,867	-114	95,753
Lease liabilities	2,977	579	43	570	603	4,772	-1,248	3,523
Deferred tax liabilities	1,261	121	115	201	7	1,705	0	1,705
Other liabilities	5,623	7,594	0	1,396	27	14,640	-35	14,605
<b>Total liabilities</b>	<b>2,491,069</b>	<b>259,687</b>	<b>207</b>	<b>18,301</b>	<b>28,841</b>	<b>2,798,105</b>	<b>-11,709</b>	<b>2,786,397</b>
<b>Equity</b>								
Share capital	103,782	16,648	1,420	4,681	129,359	255,890	-129,031	126,859
Capital surplus	15,581	523	2	4	6,131	22,242	-16,112	6,129
Retained earnings	64,296	16,729	222	147	67,769	149,164	-82,083	67,081
Other equity	-7,734	1,656	-17	-90	-6,221	-12,406	6,289	-6,118
<b>Total equity attributable to owners parent</b>	<b>175,926</b>	<b>35,556</b>	<b>1,627</b>	<b>4,741</b>	<b>197,038</b>	<b>414,889</b>	<b>-220,938</b>	<b>193,951</b>
<b>TOTAL</b>	<b>2,666,995</b>	<b>295,243</b>	<b>1,834</b>	<b>23,043</b>	<b>225,879</b>	<b>3,212,994</b>	<b>-232,646</b>	<b>2,980,348</b>

# Appendix 3/12

## SPH's P&L (Consolidated)

NT\$ Mn	Yearly Results		Quarterly Results							YTD Results		
	2022	2023	2Q23	3Q23	4Q23	1Q24	2Q24	QoQ(%)	YoY(%)	6M23	6M24	YoY(%)
Interest revenue	47,359	75,531	18,486	19,326	19,818	19,578	21,175	8.16	14.55	36,386	40,754	12.00
Interest expense	-20,455	-51,087	-12,322	-13,174	-14,003	-13,848	-15,050	-8.68	-22.13	-23,911	-28,897	-20.86
<b>Net interest Income</b>	<b>26,903</b>	<b>24,444</b>	<b>6,164</b>	<b>6,152</b>	<b>5,816</b>	<b>5,731</b>	<b>6,126</b>	<b>6.89</b>	<b>-0.62</b>	<b>12,475</b>	<b>11,856</b>	<b>-4.96</b>
<b>Net revenues other than interest</b>												
Commissions and fee revenues, net	13,879	14,750	3,836	4,083	3,241	5,760	4,955	-13.98	29.18	7,427	10,715	44.28
Gains on financial assets and liabilities at fair value through profit or loss	1,482	10,280	2,833	3,165	1,956	5,257	4,314	-17.93	52.29	5,158	9,571	85.54
Gain (loss) on investment property	0	50	0	50	0	0	0	-	-	0	0	-
Realized gain (loss) on financial assets at fair value through other comprehensive income	1,268	1,528	734	809	-119	336	444	32.01	-39.55	837	780	-6.83
Net gain arising from derecognition of financial assets measured at amortised cost	-84	52	10	15	14	15	18	21.76	76.39	23	33	42.44
Share of profit (loss) of associates and joint ventures accounted for using equity method	215	131	41	33	11	31	18	-42.31	-56.38	88	48	-45.02
Foreign exchange gains, net	2,636	1,718	-186	-23	1,743	-675	35	105.14	118.66	-2	-640	-31,986.76
(Impairment losses) reversal gains on assets	-16	46	61	-43	7	32	-26	-183.39	-143.36	82	5	-93.56
Rental revenue	269	243	61	60	58	55	54	-1.43	-11.60	124	109	-11.86
Other revenues, net	694	660	196	165	139	210	214	1.91	9.27	356	424	19.23
<b>Total net revenues</b>	<b>47,246</b>	<b>53,901</b>	<b>13,750</b>	<b>14,466</b>	<b>12,867</b>	<b>16,751</b>	<b>16,151</b>	<b>-3.58</b>	<b>17.46</b>	<b>26,568</b>	<b>32,902</b>	<b>23.84</b>
<b>Bad debt expenses and guarantee liability provisions</b>	<b>-2,444</b>	<b>-2,304</b>	<b>-479</b>	<b>-456</b>	<b>-938</b>	<b>-614</b>	<b>-903</b>	<b>-47.11</b>	<b>-88.68</b>	<b>-910</b>	<b>-1,517</b>	<b>-66.63</b>
<b>Operating expenses</b>	<b>-25,397</b>	<b>-28,526</b>	<b>-7,076</b>	<b>-7,489</b>	<b>-7,101</b>	<b>-7,980</b>	<b>-8,229</b>	<b>-3.12</b>	<b>-16.30</b>	<b>-13,936</b>	<b>-16,209</b>	<b>-16.31</b>
Employee benefits expense	-15,820	-18,013	-4,542	-4,932	-4,031	-5,398	-5,373	0.46	-18.30	-9,050	-10,771	-19.01
Depreciation and amortization	-2,307	-2,386	-586	-609	-616	-615	-628	-2.13	-7.26	-1,162	-1,243	-6.96
Others	-7,270	-8,126	-1,949	-1,948	-2,454	-1,967	-2,228	-13.25	-14.35	-3,724	-4,196	-12.66
<b>Bad debts and guarantee liability provisions &amp; Operating expenses</b>	<b>-27,841</b>	<b>-30,830</b>	<b>-7,554</b>	<b>-7,945</b>	<b>-8,038</b>	<b>-8,594</b>	<b>-9,132</b>	<b>-6.26</b>	<b>-20.89</b>	<b>-14,847</b>	<b>-17,726</b>	<b>-19.40</b>
Income (loss) before income tax	19,405	23,071	6,196	6,521	4,829	8,157	7,019	-13.95	13.29	11,721	15,176	29.47
Income tax (benefit) expense	-3,444	-3,307	-845	-909	-776	-1,246	-1,726	-38.54	-104.25	-1,622	-2,971	-83.20
<b>Profit (loss)</b>	<b>15,961</b>	<b>19,764</b>	<b>5,351</b>	<b>5,612</b>	<b>4,053</b>	<b>6,911</b>	<b>5,293</b>	<b>-23.41</b>	<b>-1.08</b>	<b>10,100</b>	<b>12,204</b>	<b>20.84</b>



# Appendix 4/12

## P&L of SPH and its subsidiaries for the 6 months ended June 30, 2024

NT\$Mn	BSP (Consolidated)	SPS (Consolidated)	Trust	Leasing (Consolidated)	Others	Sum	Adj. Items	SPH (Consolidated)
Interest revenue	38,001	2,117	6	671	2	40,796	-43	40,754
Interest expense	-26,875	-1,709	0	-227	-157	-28,968	70	-28,897
<b>Net interest income</b>	<b>11,126</b>	<b>408</b>	<b>5</b>	<b>444</b>	<b>-155</b>	<b>11,829</b>	<b>28</b>	<b>11,856</b>
<b>Net revenues other than interest</b>								
Commissions and fee revenues, net	5,649	4,945	125	1	0	10,719	-4	10,715
Gains on financial assets and liabilities at fair value through profit or loss	7,435	1,808	1	0	326	9,571	0	9,571
Gain (loss) on investment property	0	0	0	0	0	0	0	0
Realized gain (loss) on financial assets at fair value through other comprehensive income	651	121	0	0	8	780	0	780
Net gain arising from derecognition of financial assets measured at amortised cost	33	0	0	0	0	33	0	33
Share of profit (loss) of associates and joint ventures accounted for using equity method	0	0	47	0	13,104	13,151	-13,103	48
Foreign exchange gains, net	-1,059	418	0	0	0	-640	0	-640
(Impairment losses) reversal gains on assets	8	-2	0	0	0	5	0	5
Rental revenue	44	10	0	144	0	198	-89	109
Other revenues, net	41	380	0	24	1	446	-22	424
<b>Total net revenues</b>	<b>23,928</b>	<b>8,089</b>	<b>178</b>	<b>613</b>	<b>13,285</b>	<b>46,092</b>	<b>-13,190</b>	<b>32,902</b>
<b>Bad debt expenses and guarantee liability provisions</b>	<b>-1,339</b>	<b>1</b>	<b>0</b>	<b>-179</b>	<b>0</b>	<b>-1,517</b>	<b>0</b>	<b>-1,517</b>
<b>Operating expenses</b>	<b>-10,645</b>	<b>-4,935</b>	<b>-116</b>	<b>-322</b>	<b>-287</b>	<b>-16,305</b>	<b>95</b>	<b>-16,209</b>
Employee benefits expense	-6,850	-3,530	-73	-149	-169	-10,771	0	-10,771
Depreciation and amortization	-885	-290	-5	-100	-35	-1,315	72	-1,243
Others	-2,910	-1,115	-38	-74	-83	-4,219	23	-4,196
<b>Bad debts and guarantee liability provisions &amp; Operating expenses</b>	<b>-11,983</b>	<b>-4,934</b>	<b>-116</b>	<b>-502</b>	<b>-287</b>	<b>-17,822</b>	<b>95</b>	<b>-17,726</b>
Income (loss) before income tax	11,945	3,155	62	111	12,998	28,270	-13,095	15,176
Income tax (benefit) expense	-2,207	-249	-14	-30	-472	-2,971	0	-2,971
<b>Profit (loss)</b>	<b>9,737</b>	<b>2,906</b>	<b>48</b>	<b>81</b>	<b>12,526</b>	<b>25,299</b>	<b>-13,095</b>	<b>12,204</b>

# Appendix 5/12

## BSP's Balance Sheet (Consolidated)

NT\$Mn	Yearly Results		Quarterly Results					QoQ(%)	YoY(%)	YTD(%)
	2022	2023	2Q23	3Q23	4Q23	1Q24	2Q24			
<b>Assets</b>										
Cash and cash equivalents	53,490	25,400	28,039	24,459	25,400	27,148	32,991	21.52	17.66	29.89
Due from the central bank and call loans to banks	281,921	184,050	225,089	174,154	184,050	140,751	147,357	4.69	-34.53	-19.94
Financial assets at fair value through profit or loss	53,287	80,542	73,874	92,246	80,542	81,547	79,452	-2.57	7.55	-1.35
Financial assets at fair value through other comprehensive income	319,107	358,340	312,761	326,568	358,340	378,801	376,737	-0.54	20.46	5.13
Debt instrument investments measured at amortized cost	225,460	303,547	273,843	302,059	303,547	301,101	310,058	2.97	13.22	2.15
Securities purchased under agreements to resell	60,264	66,805	52,459	55,253	66,805	52,640	86,549	64.42	64.98	29.55
Receivables, net	56,510	60,925	64,504	66,022	60,925	64,012	75,549	18.02	17.12	24.00
Current tax assets	1,138	1,302	1,439	1,587	1,302	1,309	1,441	10.08	0.15	10.65
Discounts and loans, net	1,322,023	1,419,039	1,400,988	1,431,263	1,419,039	1,514,456	1,519,863	0.36	8.49	7.11
Other financial assets, net	4,355	4,657	5,044	5,159	4,657	8,197	8,589	4.77	70.27	84.41
Investment property, net	1,026	851	1,029	919	851	673	587	-12.71	-42.91	-31.02
Property, plant and equipment, net	9,887	9,930	9,775	9,847	9,930	10,143	10,246	1.01	4.82	3.18
Intangible assets, net	2,660	2,518	2,602	2,588	2,518	2,481	2,880	16.07	10.66	14.38
Right-of-use assets	1,755	1,910	1,860	1,838	1,910	1,908	1,882	-1.32	1.21	-1.45
Deferred tax assets	1,385	1,709	1,421	1,460	1,709	1,616	1,720	6.47	21.03	0.68
Other assets, net	9,172	9,857	5,532	7,999	9,857	10,471	11,094	5.95	100.56	12.55
<b>Total</b>	<b>2,403,440</b>	<b>2,531,382</b>	<b>2,460,259</b>	<b>2,503,421</b>	<b>2,531,382</b>	<b>2,597,253</b>	<b>2,666,995</b>	<b>2.69</b>	<b>8.40</b>	<b>5.36</b>
<b>Liabilities and Equity</b>										
<b>Liabilities</b>										
Deposits from the central bank and banks	72,477	115,708	81,971	88,617	115,708	123,837	76,416	-38.29	-6.78	-33.96
Funds borrowed from the Central Bank and other banks	0	2,761	0	0	2,761	2,817	2,851	1.20	-	3.27
Financial liabilities at fair value through profit or loss	30,876	42,123	35,806	47,259	42,123	37,708	35,911	-4.77	0.29	-14.75
Securities sold under agreement to repurchase	28,311	26,174	24,091	35,067	26,174	31,189	61,911	98.51	156.99	136.54
Payables	26,096	28,082	26,981	36,638	28,082	30,026	40,040	33.35	48.40	42.58
Current tax liabilities	1,222	1,519	1,778	1,439	1,519	2,288	2,134	-6.72	20.07	40.50
Deposit and remittance	2,005,226	2,023,385	2,013,707	2,008,098	2,023,385	2,065,277	2,147,941	4.00	6.67	6.16
Bank debentures	56,250	56,832	56,251	58,252	56,832	56,683	53,484	-5.64	-4.92	-5.89
Provisions	2,511	2,827	2,463	2,396	2,827	2,740	2,618	-4.48	6.29	-7.40
Other financial liabilities	36,273	47,854	49,178	51,530	47,854	53,128	57,902	8.99	17.74	21.00
Lease liabilities	2,720	2,601	2,674	2,670	2,601	2,565	2,977	16.05	11.32	14.46
Deferred tax liabilities	1,132	1,179	1,080	1,261	1,179	1,264	1,261	-0.19	16.81	7.01
Other liabilities	2,486	7,507	4,009	6,435	7,507	8,351	5,623	-32.67	40.27	-25.09
<b>Total liabilities</b>	<b>2,265,579</b>	<b>2,358,551</b>	<b>2,299,988</b>	<b>2,339,663</b>	<b>2,358,551</b>	<b>2,417,874</b>	<b>2,491,069</b>	<b>3.03</b>	<b>8.31</b>	<b>5.62</b>
Stockholders' equity of parent company										
Capital stock	90,326	96,993	96,993	96,993	96,993	96,993	103,782	7.00	7.00	7.00
Capital surplus	12,148	15,581	15,581	15,581	15,581	15,581	15,581	0.00	0.00	0.00
Retained earnings	49,074	66,212	57,246	62,860	66,212	73,722	64,296	-12.79	12.31	-2.89
Other equity	-13,687	-5,954	-9,550	-11,676	-5,954	-6,916	-7,734	NA	NA	NA
<b>Total equity</b>	<b>137,861</b>	<b>172,832</b>	<b>160,270</b>	<b>163,758</b>	<b>172,832</b>	<b>179,379</b>	<b>175,926</b>	<b>-1.93</b>	<b>9.77</b>	<b>1.79</b>
<b>TOTAL</b>	<b>2,403,440</b>	<b>2,531,382</b>	<b>2,460,259</b>	<b>2,503,421</b>	<b>2,531,382</b>	<b>2,597,253</b>	<b>2,666,995</b>	<b>2.69</b>	<b>8.40</b>	<b>5.36</b>

# Appendix 6/12

## BSP's P&L (Consolidated)

NT\$ Mn	Yearly Results		Quarterly Results							YTD Results		
	2022	2023	2Q23	3Q23	4Q23	1Q24	2Q24	QoQ(%)	YoY(%)	6M23	6M24	YoY(%)
Interest revenue	44,528	70,851	17,356	18,050	18,541	18,250	19,751	8.22	13.80	34,260	38,001	10.92
Interest expense	-19,261	-48,022	-11,599	-12,294	-13,105	-12,896	-13,978	-8.39	-20.51	-22,623	-26,875	-18.79
<b>Net interest income</b>	<b>25,267</b>	<b>22,830</b>	<b>5,757</b>	<b>5,756</b>	<b>5,437</b>	<b>5,354</b>	<b>5,772</b>	<b>7.81</b>	<b>0.27</b>	<b>11,637</b>	<b>11,126</b>	<b>-4.39</b>
<b>Net revenues other than interest</b>												
Commissions and fee revenues, net	6,990	6,960	1,967	1,879	1,231	3,350	2,299	-31.38	16.87	3,850	5,649	46.74
Gains on financial assets and liabilities at fair value through profit or loss	1,592	7,418	2,294	2,700	808	4,182	3,253	-22.22	41.79	3,911	7,435	90.13
Gain (loss) on investment property	0	50	0	50	0	0	0	-	-	0	0	-
Realized gain (loss) on financial assets at fair value through other comprehensive income	918	1,156	590	553	-75	278	373	34.02	-36.79	679	651	-4.01
Net gain arising from derecognition of financial assets measured at amortised cost	-84	52	10	15	14	15	18	21.76	76.39	23	33	42.44
Foreign exchange gains, net	1,967	1,759	-286	-226	2,044	-976	-82	91.58	71.27	-59	-1,059	-1,686.75
(Impairment losses) reversal gains on assets	-16	43	60	-43	6	32	-24	-175.95	-140.43	81	8	-90.50
Rental revenue	114	111	29	27	26	23	21	-6.83	-27.10	58	44	-25.13
Other revenues, net	24	5	3	-3	-1	38	3	-92.15	9.66	8	41	379.41
<b>Total net revenues</b>	<b>36,773</b>	<b>40,384</b>	<b>10,424</b>	<b>10,707</b>	<b>9,489</b>	<b>12,295</b>	<b>11,633</b>	<b>-5.38</b>	<b>11.60</b>	<b>20,187</b>	<b>23,928</b>	<b>18.53</b>
<b>(Reversal of) Allowance for doubtful accounts and guarantees</b>	<b>-2,426</b>	<b>-2,000</b>	<b>-368</b>	<b>-428</b>	<b>-812</b>	<b>-541</b>	<b>-797</b>	<b>-47.32</b>	<b>-116.47</b>	<b>-760</b>	<b>-1,339</b>	<b>-76.15</b>
<b>Operating expenses</b>	<b>-16,974</b>	<b>-19,069</b>	<b>-4,789</b>	<b>-4,982</b>	<b>-4,624</b>	<b>-5,338</b>	<b>-5,307</b>	<b>0.59</b>	<b>-10.81</b>	<b>-9,463</b>	<b>-10,645</b>	<b>-12.49</b>
Employee benefits expense	-10,251	-11,589	-3,010	-3,171	-2,453	-3,491	-3,358	3.81	-11.56	-5,965	-6,850	-14.83
Depreciation and amortization	-1,614	-1,697	-419	-430	-435	-438	-447	-2.09	-6.83	-832	-885	-6.34
Others	-5,109	-5,783	-1,360	-1,381	-1,736	-1,409	-1,501	-6.57	-10.36	-2,666	-2,910	-9.17
<b>(Reversal of) Allowance for doubtful accounts and guarantees &amp; Operating expenses</b>	<b>-19,400</b>	<b>-21,069</b>	<b>-5,157</b>	<b>-5,410</b>	<b>-5,436</b>	<b>-5,879</b>	<b>-6,104</b>	<b>-3.82</b>	<b>-18.35</b>	<b>-10,223</b>	<b>-11,983</b>	<b>-17.22</b>
Income (loss) before income tax	17,373	19,315	5,266	5,297	4,054	6,416	5,529	-13.82	4.99	9,965	11,945	19.87
Income tax (benefit) expense	-2,660	-3,250	-908	-885	-682	-1,155	-1,053	8.86	-15.86	-1,683	-2,207	-31.16
<b>Profit (loss)</b>	<b>14,713</b>	<b>16,066</b>	<b>4,358</b>	<b>4,412</b>	<b>3,372</b>	<b>5,261</b>	<b>4,477</b>	<b>-14.91</b>	<b>2.73</b>	<b>8,281</b>	<b>9,737</b>	<b>17.58</b>

# Appendix 7/12

## SPS's Balance Sheet (Consolidated)

NT\$Mn	Yearly Results		Quarterly Results					YTD Results		
	2022	2023	2Q23	3Q23	4Q23	1Q24	2Q24	QoQ(%)	YoY(%)	YTD(%)
<b>Assets:</b>										
Current assets	160,563	210,976	205,776	203,173	210,976	254,709	280,483	10.12	36.31	32.95
Cash and cash equivalents	14,520	7,199	8,143	8,379	7,199	9,802	6,788	-30.75	-16.65	-5.71
Financial assets at fair value through profit or loss	36,310	67,240	62,937	59,911	67,240	85,829	93,018	8.38	47.80	38.34
Securities purchased under agreements to resell	7,610	11,115	16,984	13,403	11,115	12,313	13,570	10.21	-20.10	22.09
Margin loans receivable	18,289	38,645	25,072	33,852	38,645	43,281	52,744	21.86	110.37	36.48
Other current assets	83,834	86,778	92,640	87,628	86,778	103,483	114,363	10.51	23.45	31.79
Non-current assets	9,709	12,716	13,108	12,055	12,716	13,332	14,760	10.71	12.60	16.07
Financial assets at cost	1,228	1,315	1,143	1,196	1,315	1,229	1,607	30.74	40.60	22.19
Properties and equipments, net	2,947	2,954	3,045	3,019	2,954	2,968	2,913	-1.83	-4.34	-1.37
Intangible & other assets	5,534	8,447	8,920	7,840	8,447	9,135	10,239	12.09	14.80	21.22
<b>Total assets</b>	<b>170,272</b>	<b>223,692</b>	<b>218,884</b>	<b>215,228</b>	<b>223,692</b>	<b>268,040</b>	<b>295,243</b>	<b>10.15</b>	<b>34.89</b>	<b>31.99</b>
<b>Liabilities and stockholders' equity</b>										
<b>Liabilities</b>										
Current liabilities	133,568	183,423	180,526	175,287	183,423	225,902	253,856	12.37	40.62	38.40
Liabilities for bonds with attached repurchase agreements	31,612	42,545	44,512	46,282	42,545	49,264	50,772	3.06	14.06	19.34
Futures traders' equity	33,036	30,870	35,376	32,278	30,870	34,139	37,413	9.59	5.76	21.20
Notes payable and accounts payable	15,622	24,127	24,575	21,974	24,127	35,956	41,580	15.64	69.20	72.34
Other current liabilities	53,298	85,881	76,064	74,752	85,881	106,544	124,090	16.47	63.14	44.49
Non-current liabilities	7,096	6,032	7,041	7,015	6,032	5,881	5,831	-0.85	-17.19	-3.33
<b>Total liabilities</b>	<b>140,664</b>	<b>189,455</b>	<b>187,568</b>	<b>182,301</b>	<b>189,455</b>	<b>231,783</b>	<b>259,687</b>	<b>12.04</b>	<b>38.45</b>	<b>37.07</b>
Capital stock	16,212	16,212	16,212	16,212	16,212	16,212	16,648	2.69	2.69	2.69
Capital surplus	477	523	523	523	523	523	523	0.00	0.00	0.00
Retained earnings	13,131	16,453	14,151	15,596	16,453	18,143	16,729	-7.79	18.22	1.68
Other items of equity	-212	1,049	431	595	1,049	1,379	1,656	20.11	284.58	57.94
<b>Total equity</b>	<b>29,608</b>	<b>34,237</b>	<b>31,316</b>	<b>32,927</b>	<b>34,237</b>	<b>36,257</b>	<b>35,556</b>	<b>-1.93</b>	<b>13.54</b>	<b>3.85</b>
<b>TOTAL</b>	<b>170,272</b>	<b>223,692</b>	<b>218,884</b>	<b>215,228</b>	<b>223,692</b>	<b>268,040</b>	<b>295,243</b>	<b>10.15</b>	<b>34.89</b>	<b>31.99</b>

Note: SPS's numbers are based on accounting rules of securities firms.

# Appendix 8/12

## SPS's P&L (Consolidated)

NT\$Mn	Yearly Results		Quarterly Results						YTD Results			
	2022	2023	2Q23	3Q23	4Q23	1Q24	2Q24	QoQ(%)	YoY(%)	6M23	6M24	YoY(%)
Net interest income	1,003	395	63	64	154	167	158	-5.65	150.67	178	326	82.60
Net fee income	7,285	8,238	1,992	2,309	2,118	2,534	2,824	11.48	41.77	3,811	5,358	40.59
Gains (Losses) on sales of securities, net	-2,357	4,776	1,364	1,859	1,151	3,238	3,055	-5.64	124.03	1,766	6,294	256.47
Dividend income	1,692	1,795	724	947	62	155	280	80.81	-61.24	787	436	-44.62
Gains (Losses) on warrant issued, net	-11	9	-35	-58	79	67	77	15.64	319.02	-12	144	1272.12
Gains (Losses) from futures transactions	-318	-3,138	-1,661	-1,157	-719	-1,935	-2,088	-7.87	-25.72	-1,263	-4,023	-218.64
Gains (Losses) from options transactions	2	21	-5	-1	32	55	53	-2.63	1081.72	-9	108	1242.84
Gains (Losses) from derivative instruments transactions	198	-1,382	-363	-507	3	-1,155	-918	20.53	-152.77	-878	-2,074	-136.11
Gains (Losses) from SBL transactions	2,988	-2,713	-549	105	-975	-766	-881	-14.97	-60.43	-1,843	-1,647	10.63
Gains (Losses) from valuation of operating securities	-2,534	2,466	834	-745	1,019	856	882	3.12	5.81	2,192	1,738	-20.71
Other operating income	982	293	148	304	-211	310	196	-36.80	32.76	199	506	154.02
Non-operating income-net	596	1,545	399	469	351	451	473	4.93	18.38	725	923	27.40
<b>Total net revenues</b>	<b>9,527</b>	<b>12,306</b>	<b>2,910</b>	<b>3,589</b>	<b>3,065</b>	<b>3,975</b>	<b>4,113</b>	<b>3.47</b>	<b>41.35</b>	<b>5,652</b>	<b>8,089</b>	<b>43.12</b>
Operating expenses	-7,417	-8,300	-1,983	-2,222	-2,162	-2,350	-2,583	-9.91	-30.27	-3,916	-4,934	-25.99
loss on uncollectible accounts	-1	1	0	-3	6	-1	1	180.04	372.62	-3	0	94.11
<b>Pre-tax income (loss)</b>	<b>2,109</b>	<b>4,007</b>	<b>927</b>	<b>1,364</b>	<b>910</b>	<b>1,624</b>	<b>1,531</b>	<b>-5.75</b>	<b>65.19</b>	<b>1,733</b>	<b>3,155</b>	<b>82.05</b>
Income tax benefit (expense)	-526	-171	-7	-32	-131	-92	-157	-72.00	-2056.40	-8	-249	-2828.62
<b>Net income (Loss)</b>	<b>1,582</b>	<b>3,836</b>	<b>919</b>	<b>1,332</b>	<b>779</b>	<b>1,533</b>	<b>1,373</b>	<b>-10.39</b>	<b>49.38</b>	<b>1,725</b>	<b>2,906</b>	<b>68.51</b>

Note: SPS's numbers are based on accounting rules of securities firms.

# Appendix 9/12

## BSP's Loan Breakdown (Consolidated)

NT\$Mn	Yearly Results		Quarterly Results							
	2022	2023	2Q23	3Q23	4Q23	1Q24	2Q24	QoQ(%)	YoY(%)	YTD(%)
<b>Corporate loans</b>										
<b>Manufacturing</b>	<b>194,085</b>	<b>188,902</b>	<b>199,299</b>	<b>201,390</b>	<b>188,902</b>	<b>204,610</b>	<b>183,643</b>	<b>-10.25</b>	<b>-7.86</b>	<b>-2.78</b>
Electronics Industry	57,332	49,733	58,293	57,217	49,733	57,444	46,419	-19.19	-20.37	-6.66
Raw Materials	57,185	56,053	54,779	56,622	56,053	59,328	54,562	-8.03	-0.40	-2.66
Conventional industry	79,568	83,116	86,227	87,552	83,116	87,838	82,662	-5.89	-4.13	-0.55
<b>FI &amp; security house &amp; insurance</b>	<b>63,175</b>	<b>78,401</b>	<b>74,957</b>	<b>83,317</b>	<b>78,401</b>	<b>83,233</b>	<b>99,540</b>	<b>19.59</b>	<b>32.80</b>	<b>26.96</b>
<b>Installment &amp; leasing</b>	<b>24,310</b>	<b>23,002</b>	<b>25,657</b>	<b>25,139</b>	<b>23,002</b>	<b>25,465</b>	<b>23,379</b>	<b>-8.19</b>	<b>-8.88</b>	<b>1.64</b>
<b>Construction &amp; real estate</b>	<b>143,724</b>	<b>150,448</b>	<b>147,281</b>	<b>150,939</b>	<b>150,448</b>	<b>161,478</b>	<b>174,920</b>	<b>8.32</b>	<b>18.77</b>	<b>16.27</b>
<b>Wholesales/retail</b>	<b>69,747</b>	<b>66,548</b>	<b>70,537</b>	<b>66,341</b>	<b>66,548</b>	<b>72,283</b>	<b>66,333</b>	<b>-8.23</b>	<b>-5.96</b>	<b>-0.32</b>
<b>Service industry</b>	<b>75,925</b>	<b>79,163</b>	<b>79,219</b>	<b>83,357</b>	<b>79,163</b>	<b>85,697</b>	<b>92,738</b>	<b>8.22</b>	<b>17.07</b>	<b>17.15</b>
Logistics and warehousing	22,262	25,527	23,408	27,258	25,527	26,267	28,044	6.77	19.81	9.86
Hospitality	6,262	4,987	6,335	5,085	4,987	5,690	5,890	3.52	-7.02	18.10
Other services	47,401	48,649	49,477	51,014	48,649	53,741	58,804	9.42	18.85	20.87
<b>Energy and Water</b>	<b>80,257</b>	<b>109,123</b>	<b>92,721</b>	<b>102,877</b>	<b>109,123</b>	<b>115,875</b>	<b>124,029</b>	<b>7.04</b>	<b>33.77</b>	<b>13.66</b>
<b>State-owned company</b>	<b>29,042</b>	<b>22,493</b>	<b>42,690</b>	<b>32,782</b>	<b>22,493</b>	<b>50,221</b>	<b>20,581</b>	<b>-59.02</b>	<b>-51.79</b>	<b>-8.50</b>
<b>Others</b>	<b>22,683</b>	<b>23,347</b>	<b>23,292</b>	<b>22,855</b>	<b>23,347</b>	<b>23,280</b>	<b>24,270</b>	<b>4.25</b>	<b>4.20</b>	<b>3.95</b>
Business Owner	22,595	23,263	23,205	22,770	23,263	23,197	24,187	4.27	4.23	3.97
Non-profit organization	89	84	86	85	84	83	83	0.14	-4.03	-1.27
<b>Factoring</b>	<b>12,007</b>	<b>10,708</b>	<b>7,837</b>	<b>10,407</b>	<b>10,708</b>	<b>9,679</b>	<b>6,851</b>	<b>-29.22</b>	<b>-12.58</b>	<b>-36.02</b>
<b>Sub total</b>	<b>714,957</b>	<b>752,134</b>	<b>763,491</b>	<b>779,404</b>	<b>752,134</b>	<b>831,823</b>	<b>816,284</b>	<b>-1.87</b>	<b>6.91</b>	<b>8.53</b>
<b>Individual loans</b>										
<b>Mortgage loans</b>	<b>590,420</b>	<b>643,077</b>	<b>613,647</b>	<b>629,847</b>	<b>643,077</b>	<b>656,992</b>	<b>672,720</b>	<b>2.39</b>	<b>9.63</b>	<b>4.61</b>
<b>Car loans</b>	<b>7,025</b>	<b>3,981</b>	<b>5,355</b>	<b>4,651</b>	<b>3,981</b>	<b>3,364</b>	<b>2,814</b>	<b>-16.35</b>	<b>-47.45</b>	<b>-29.31</b>
<b>Sub total</b>	<b>597,445</b>	<b>647,058</b>	<b>619,002</b>	<b>634,498</b>	<b>647,058</b>	<b>660,356</b>	<b>675,534</b>	<b>2.30</b>	<b>9.13</b>	<b>4.40</b>
<b>Consumer loans</b>										
<b>Unsecured loans and others</b>	<b>34,903</b>	<b>45,113</b>	<b>40,353</b>	<b>42,308</b>	<b>45,113</b>	<b>47,325</b>	<b>50,608</b>	<b>6.94</b>	<b>25.41</b>	<b>12.18</b>
<b>Credit card</b>	<b>7,421</b>	<b>7,106</b>	<b>7,249</b>	<b>7,220</b>	<b>7,106</b>	<b>6,953</b>	<b>7,551</b>	<b>8.60</b>	<b>4.16</b>	<b>6.27</b>
<b>Sub total</b>	<b>42,324</b>	<b>52,219</b>	<b>47,602</b>	<b>49,528</b>	<b>52,219</b>	<b>54,278</b>	<b>58,159</b>	<b>7.15</b>	<b>22.18</b>	<b>11.38</b>
<b>Total</b>	<b>1,354,726</b>	<b>1,451,411</b>	<b>1,430,095</b>	<b>1,463,429</b>	<b>1,451,411</b>	<b>1,546,458</b>	<b>1,549,977</b>	<b>0.23</b>	<b>8.38</b>	<b>6.79</b>

Note: Loans portfolio includes non-accrual loans.

# Appendix 10/12

## BSP's Loan Asset Quality

NT\$Mn	Yearly Results		Quarterly Results						YTD Results			
	2022	2023	2Q23	3Q23	4Q23	1Q24	2Q24	QoQ(%)	YoY(%)	6M23	6M24	YoY(%)
<b>NPL</b>												
90-days NPLs - beginning	1,516	1,457	1,550	1,253	1,374	1,426	2,289	60.49	47.72	1,457	1,426	-2.12
New NPL influx	1,887	1,282	198	340	417	1,066	481	-54.89	142.32	525	1,546	194.55
NPL recovery	723	664	207	139	144	113	376	233.87	81.14	381	488	27.98
Write-offs	1,223	650	288	80	221	90	527	484.12	83.05	348	617	77.37
<b>90-days NPLs - ending</b>	<b>1,457</b>	<b>1,426</b>	<b>1,253</b>	<b>1,374</b>	<b>1,426</b>	<b>2,289</b>	<b>1,867</b>	<b>-18.43</b>	<b>49.04</b>	<b>1,253</b>	<b>1,867</b>	<b>49.04</b>
<b>Total reserves for loans</b>	<b>17,606</b>	<b>19,264</b>	<b>18,049</b>	<b>18,684</b>	<b>19,264</b>	<b>19,957</b>	<b>20,496</b>	<b>2.70</b>	<b>13.56</b>	<b>18,049</b>	<b>20,496</b>	<b>13.56</b>
<b>Provisions for loan loss</b>	<b>2,878</b>	<b>2,270</b>	<b>269</b>	<b>672</b>	<b>967</b>	<b>507</b>	<b>1,022</b>	<b>101.54</b>	<b>280.12</b>	<b>632</b>	<b>1,529</b>	<b>141.81</b>
<b>Recovery - Loan</b>	<b>310</b>	<b>385</b>	<b>71</b>	<b>175</b>	<b>67</b>	<b>150</b>	<b>111</b>	<b>-25.86</b>	<b>56.12</b>	<b>143</b>	<b>262</b>	<b>82.85</b>
<b>NPL ratio</b>	<b>0.11%</b>	<b>0.10%</b>	<b>0.09%</b>	<b>0.10%</b>	<b>0.10%</b>	<b>0.15%</b>	<b>0.12%</b>	<b>-0.03%</b>	<b>0.03%</b>	<b>0.09%</b>	<b>0.12%</b>	<b>0.03%</b>
<b>Coverage ratio</b>	<b>1208.09%</b>	<b>1350.49%</b>	<b>1440.59%</b>	<b>1359.61%</b>	<b>1350.49%</b>	<b>871.76%</b>	<b>1097.62%</b>	<b>225.86%</b>	<b>-342.96%</b>	<b>1440.59%</b>	<b>1097.62%</b>	<b>-342.96%</b>

Note: Loans portfolio includes non-accrual loans and is on a consolidated basis.

# Appendix 11/12

## BSP's Fee Breakdown (Consolidated)

NT\$m	Yearly Results		Quarterly Results						YTD Results			
	2022	2023	2Q23	3Q23	4Q23	1Q24	2Q24	QoQ(%)	YoY(%)	6M23	6M24	YoY(%)
<b>Wealth management</b>	<b>4,393</b>	<b>4,201</b>	<b>1,237</b>	<b>1,281</b>	<b>856</b>	<b>2,037</b>	<b>1,395</b>	<b>-31.49</b>	<b>12.81</b>	<b>2,063</b>	<b>3,432</b>	<b>66.32</b>
Mutual funds*	1,487	1,785	440	549	375	791	630	-20.31	43.13	860	1,421	65.13
Trust & custodian bank	510	618	145	166	175	185	191	3.22	31.67	276	376	36.23
Life insurance	2,340	1,743	637	550	291	1,050	556	-47.08	-12.86	902	1,605	78.03
Property insurance	56	55	14	15	15	11	18	70.59	32.67	25	29	17.09
<b>Loan fees</b>	<b>2,014</b>	<b>2,214</b>	<b>624</b>	<b>458</b>	<b>253</b>	<b>1,073</b>	<b>784</b>	<b>-26.97</b>	<b>25.60</b>	<b>1,504</b>	<b>1,856</b>	<b>23.45</b>
Corporate loans	1,716	1,893	545	371	171	993	695	-30.02	27.63	1,351	1,688	24.98
Individual & consumer loans	189	229	58	60	58	58	67	16.02	16.46	111	125	12.71
Factoring & A/R financing	109	92	22	27	24	22	21	-2.11	-1.37	42	43	2.54
<b>Credit card</b>	<b>33</b>	<b>2</b>	<b>2</b>	<b>-14</b>	<b>-2</b>	<b>-19</b>	<b>-2</b>	<b>90.97</b>	<b>-179.7</b>	<b>18</b>	<b>-21</b>	<b>-219.08</b>
<b>Others</b>	<b>551</b>	<b>542</b>	<b>104</b>	<b>154</b>	<b>124</b>	<b>260</b>	<b>122</b>	<b>-53.08</b>	<b>16.87</b>	<b>265</b>	<b>382</b>	<b>44.29</b>
Import & export service	336	341	83	93	93	76	79	2.72	-5.14	155	155	0.28
Guarantees & acceptances	177	184	47	48	47	42	44	2.82	-6.66	88	86	-2.49
Others	38	18	-25	13	-17	141	0	-100.07	99.62	22	141	538.72
<b>Total fee income</b>	<b>6,990</b>	<b>6,960</b>	<b>1,967</b>	<b>1,879</b>	<b>1,231</b>	<b>3,350</b>	<b>2,299</b>	<b>-31.38</b>	<b>16.87</b>	<b>3,850</b>	<b>5,649</b>	<b>46.74</b>

\* : including overseas bonds



# Appendix 12/12

## BSP's Credit Card Business

NT\$Mn	Yearly Results		Quarterly Results					YTD Results				
	2022	2023	2Q23	3Q23	4Q23	1Q24	2Q24	QoQ(%)	YoY(%)	6M23	6M24	YoY(%)
<b>Credit card business</b>												
Cards in force(thousand)	2,271	2,208	2,299	2,269	2,208	2,231	2,259	1.22%	-1.76%	2,299	2,259	-1.76%
Active cards(thousand)	1,231	1,259	1,243	1,246	1,259	1,269	1,254	-1.15%	0.87%	1,243	1,254	0.87%
Account receivables	20,448	20,219	21,320	19,915	20,219	19,243	23,734	23.34%	11.32%	21,320	23,734	11.32%
Revolving balance	3,915	3,794	3,742	3,767	3,794	3,708	3,647	-1.63%	-2.53%	3,742	3,647	-2.53%
Total consumption	129,501	136,220	34,978	33,250	35,048	33,599	38,957	15.95%	11.38%	67,922	72,556	6.82%
Avg spending per card(NT\$)	107,518	109,360	28,175	26,709	27,905	26,553	31,039	16.89%	10.16%	54,741	57,573	5.17%
<b>Asset quality</b>												
NPL ratio(90-day past due)	0.12%	0.12%	0.11%	0.12%	0.12%	0.14%	0.13%	-0.01%	0.02%	0.11%	0.13%	0.02%
Coverage ratio	685.21%	572.61%	652.44%	599.70%	572.61%	547.15%	499.46%	-47.69%	-152.98%	652.44%	499.46%	-152.98%
Write-offs	130	184	46	46	52	50	63	25.76%	37.66%	86	114	31.53%
Net charge off ratio	-0.36%	-0.10%	-0.18%	-0.17%	-0.10%	-0.72%	-0.28%	0.44%	-0.10%	-0.18%	-0.28%	-0.10%